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FOURTEENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

125496

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1902



BY AUTHORITY

LANSING, MICHIGAN
ROBERT SMITH PRINTING CO., STATE PRINTERS AND BINDERS
1903

DEPARTMENT OFFICERS.

**COMMISSIONER,
GEORGE L. MALTZ.**

**DEPUTY COMMISSIONER,
W. T. BRADFORD.**

**BANK EXAMINERS,
B. C. JOLLY,
WM. DONOVAN,
HARMON WENDELL,
ELMER E. FORD,
ALBERT E. MANNING.**

OFFICIAL ADDRESS, LANSING, MICHIGAN.

COMMISSIONERS OF BANKING OF MICHIGAN.

[Under Act 205, 1897.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898.

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STATE BANKING DEPARTMENT.

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1902.

To the Hon. Aaron T. Bliss, Governor of Michigan:

I have the honor to submit the fourteenth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published and shall exhibit:

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks, or other corporations, and fines collected and paid over to the State Treasurer.

In accordance with the provisions of sections 39 and 40 of the General Banking Law, all of the institutions under the supervision of this department have been examined during the year.

At the date of this report, there are two hundred and thirty-two State banks and four trust companies under the supervision of this depart-

ment. In the statistics following the number of banks is given at 228 State banks. This is caused by four banks, the E. Jossman State Bank, Clarkston; Chippewa County Savings Bank and Central Savings Bank, of Sault Ste. Marie, and Bank of Stephenson, Stephenson, commencing business subsequent to November 25, the date of last call for report of condition.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, and in addition thereto reports of the financial condition of the eighty-four national banks of the State, are appended; as are also abstracts of the yearly reports for the past thirteen years, which show the progress and increasing wealth of the State.

NEW BANKS.

During the year twenty-one banks and one trust company have been organized, as follows:

No.	Title.	Location.	Capital.	Commenced business.
250	The State Bank of Whitehall.....	Whitehall.....	\$30,000	January 3.
251	The Sebewaing State Bank.....	Sebewaing.....	20,000	January 9.
252	Commercial State Bank of Marquette.....	Marquette.....	25,000	January 16.
253	Citizens' State Savings Bank.....	Brown City.....	25,000	January 18.
254	Huron County Savings Bank.....	Harbor Beach....	30,000	January 22.
255	Calhoun State Bank.....	Homer.....	20,000	January 28.
256	Boyne City State Bank.....	Boyne City.....	25,000	February 5.
257	The Kalkaska County State and Savings Bank.....	Kalkaska.....	20,000	February 13.
258	First State Bank of Tekonsha.....	Tekonsha.....	20,000	April 1.
259	Big Rapids Savings Bank.....	Big Rapids.....	25,000	May 1.
260	First State Savings Bank of Hilldale.....	Hilldale.....	50,000	June 16.
261	People's Savings Bank of Cadillac.....	Cadillac.....	50,000	July 15.
262	Citizens' Savings Bank of Holly.....	Holly.....	20,000	August 1.
263	Commercial State Savings Bank.....	Greenville.....	25,000	September 8.
264	Commercial State Bank of Ithaca.....	Ithaca.....	30,000	October 23.
265	The Citizens' Bank of Saline.....	Saline.....	25,000	November 3.
266	People's Savings Bank of Traverse City.....	Traverse City...	60,000	November 25.
267	E. Jossman State Bank.....	Clarkston.....	20,000	December 1.
268	Chippewa County Savings Bank.....	Sault Ste. Marie.	50,000	December 2.
269	Central Savings Bank.....	Sault Ste. Marie.	50,000	December 2.
270	Bank of Stephenson.....	Stephenson.....	30,000	December 5.
....	Superior Trust Company.....	Hancock.....	150,000	July 21.

An increase of banking capital of \$790,000.

VOLUNTARY LIQUIDATIONS.

During the year but one bank has gone into voluntary liquidation, the Citizens' Savings Bank, Benton Harbor, which was effected by resolution of its stockholders January 14, 1902, in accordance with the provisions of section 53 of the General Banking Law.

EXTENSIONS OF CORPORATE EXISTENCE.

The following banks, according to the provisions of act No. 143, Public Acts of 1899, have extended their corporate existence for the period of thirty years from date of their original incorporation:

Lenawee County Savings Bank, Adrian; Savings Bank of East Saginaw, Saginaw; Genesee County Savings Bank, Flint; Grand Rapids Savings Bank, Grand Rapids; Merchants and Miners' Bank, Calumet; Port Huron Savings Bank, Port Huron.

INCREASE AND DECREASE OF CAPITAL STOCK.

One bank during the year 1902 reduced its capital stock, the Ionia County Savings Bank, Ionia, such reduction being from \$80,200.00 to \$65,000.00, which was permitted for good and sufficient reasons. To this reduction of \$15,200.00 should be added the decrease caused by the liquidation of the Citizens' State Bank, Benton Harbor, \$50,000.00, and the \$150,000.00 shrinkage caused by the failure of the City Savings Bank, Detroit, making in all a reduction of \$215,200.00.

The following banks have increased their capital stock during the year 1902:

Farmers and Merchants' Bank, Benton Harbor, \$100,000.00 to \$125,000.00.

Brown City Savings Bank, Brown City, \$20,000.00 to \$25,000.00.

State Savings Bank, Detroit, \$500,000.00 to \$1,000,000.00.

Sanilac County State Bank, Croswell, \$30,000.00 to \$35,000.00.

This makes an increase of \$535,000.00. To this is to be added the increase of capital caused by the organization of new banks, \$790,000.00, constituting a gross increase of \$1,325,000.00. Deducting from this amount the total decrease of \$215,200.00 leaves a net increase for the year of \$1,109,800.00.

INSOLVENT BANKS.

During the year one bank, the City Savings Bank, Detroit, Michigan, became insolvent, and on February-12 was placed in the hands of The Union Trust Company, Detroit, receiver. The first report of the receiver will be found under "Reports of Receivers."

CHANGES OF TITLE.

On January 14, 1902, by a vote of its stockholders, the Detroit River Savings Bank, Detroit, changed its title to "The Marine Savings Bank of Detroit, Michigan." The stockholders of the McLellan & Anderson Savings Bank, Detroit, on October 15, 1902, voted to change the title of said bank to the "United States Savings Bank," which change took effect on December 1, 1902.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of \$103,526,418.96, and deposits \$115,054,767.77, as will be seen from the following statement:

TATE BANKING DEPARTMENT.

Resources.	90 banks. Jan. 7, 1899.	218 banks and 3 trust companies, Dec. 10, 1901.	228 State banks, 4 trust companies, Nov. 25, 1902.
Loans	\$30,815,697 13	\$118,177,796 66	\$134,842,116 09
Real estate, furniture and fixtures	534,411 76	4,095,652 24	4,160,085 02
Cash	7,560,661 99	29,919,010 85	31,208,906 70
Totals	\$38,900,770 88	\$152,193,029 75	\$169,730,108 41
Liabilities.			
Capital stock paid in	\$5,512,425 00	\$14,035,880 00	\$14,842,470 00
Surplus fund and undivided profits	1,818,835 53	6,094,854 23	8,211,758 27
Deposits	31,284,124 39	131,351,724 33	146,338,892 16
Notes and bills rediscounted	278,385 96	110,571 19	326,987 98
Totals	\$38,900,770 88	\$152,193,029 75	\$169,730,108 41

It will also be observed that, according to the above statement, deposits and loans in the 228 State banks and four trust companies, during the year 1902, have increased over previous year as follows: (For reference I include National banks.):

Number of banks.	Deposits.	Loans.
228 State banks and 4 trust companies	\$14,987,187 83	\$16,164,349 43
84 National banks	4,000,506 09	6,911,850 07
Total increase	\$18,987,672 92	\$23,076,199 50

On November 25, 1902, the amount of cash in the 228 State banks and four trust companies was \$31,208,906.70, and in the 84 National banks, \$21,385,062.43, making a total amount of \$52,593,969.13.

EARNINGS OF TWO HUNDRED AND TWENTY-EIGHT STATE BANKS AND FOUR TRUST COMPANIES.

Dividends paid for 1902 on capital stock of \$14,035,880.00 amount to \$1,043,051.12. Increase of surplus fund was \$1,197,232.80.

Average dividend rate on capital for 1902 was seven and four-tenths per cent.

Average dividend rate on capital and surplus, \$17,798,540.91, for 1902 was five and eight-tenths per cent.

REPORT OF THE COMMISSIONER.

13

NUMBER OF DEPOSITORS.

The total number of depositors in the 228 State banks and 84 National banks on December 1, 1902, was 503,524, as follows:

State banks, individual deposits subject to check.....	61,017
State banks, commercial certificates of deposit.....	39,717
State banks, savings depositors.....	257,393
State banks, savings certificates of deposit.....	39,169
National banks, individual deposits subject to check.....	59,738
National banks, certificates of deposit.....	46,490

The following table will show number of commercial depositors and savings depositors in the 228 State banks and 84 National banks, together with amount of deposits and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
228 State banks	Commercial ..	*100,734	\$51,797,517 60	\$514 00
	Savings	*296,562	89,273,663 99	301 00
84 National banks	Commercial ..	*106,228	68,816,731 07	566 00
Totals		503,524	\$204,392,911 66	\$406 00

* This includes certificates of deposits; several certificates issued to one person counted as one.

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks, according to the provisions of section 40 of the General Banking Law, amounted to \$16,737.61. And there has been turned over to the Secretary of State for franchise fees on capital stock of new banks and from banks increasing their capital, \$647.50, and from banks extending their corporate existence \$325.00, in all \$972.50. This amount together with \$16,737.61, examination fees, makes a total of \$17,710.11 received from banks during the year.

The expenses of the department for the year were as follows:

Salary of George L. Maltz, Commissioner.....	\$2,500 00
Salary of W. T. Bradford, Deputy Commissioner.....	2,000 00
Salary of B. C. Jolly, examiner.....	1,700 00
Salary of William Donovan, examiner.....	1,700 00
Salary of Harmon Wendell, examiner.....	1,700 00
Salary of Elmer E. Ford (appointed February 4, 1902)....	1,445 01
Salary of A. E. Manning, examiner.....	1,200 00
Salary of extra clerks.....	306 00
Expenses incurred in the examination of banks.....	3,789 95
Miscellaneous expenses, viz., printing, stationery, postage, etc.	1,783 83
Total	\$18,124 79

The above will show that this department actually costs the State \$414.68.

STATE BANKING DEPARTMENT.

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the Banking Law, I have designated for the year 1902 the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Marquette, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Toledo, Cincinnati, St. Louis, Chicago and Milwaukee.

REPORTS OF RECEIVERS.

The following reports from the several receivers were called for under date of December 1, 1902, with the exception of the receiver of People's Savings Bank, Lansing, who reports under date of December 31, 1902:

People's Savings Bank, Lansing.

G. W. Jewett, received. under date of December 31, 1902, reports as follows:

Liability to depositors at date of suspension, July 15, 1896.	\$138,540 20
Other liabilities	111,603 63

Total	\$250,143 83
-------------	--------------

Total assets at date of, and received since suspension.....	411,965 11
Amount collected by receiver to date	168,193 10

Disposition of collections:

Loans paid	\$67,784 69	
Dividends paid	59,060 37	
Legal expenses paid	8,323 14	
Receiver's salary to date	8,916 66	
All other expenses	20,346 61	
In Lansing banks	3,747 64	
Balance in hands of receiver	13 99	
		168,193 10

Ingham County Savings Bank, Lansing.

John A. May, receiver, made the following report:

Liability to depositors at date of suspension, August 6, 1896	\$141,004 92
Other liabilities	12,761 34

Total	\$153,766 26
-------------	--------------

Total assets at date of, and received since suspension.....	287,354 70
Amount collected by receiver to date	120,187 48

Disposition of collections:

Loans paid	\$66,071 95	
Dividends paid	28,710 09	
Legal expenses	7,588 55	
Receiver's salary to date	9,070 75	
All other expenses	3,442 78	
Balance in hands of State Treasurer	1,088 13	
Balance in hands of receiver	4,215 23	
		<u>\$120,187 48</u>

Mecosta County Savings Bank, Big Rapids.

The Michigan Trust Company, Grand Rapids, receiver, reports as follows:

Liability to depositors at date of suspension, October 26, 1896	\$204,681 38
Other liabilities	10,639 18

Total	\$215,320 56
-------------	--------------

Total assets at date of, and received since suspension	298,812 35
Amount collected by receiver to date	162,914 08

Disposition of collections:

Loans paid	\$1,865 16	
Dividends paid	115,153 97	
Legal expenses paid	5,616 85	
Receiver's salary to date	5,000 00	
All other expenses	18,218 29	
Special "stockholder's" fund for depositors	5,492 24	
Balance in hands of receiver	11,567 57	
		<u>162,914 08</u>

City Savings Bank, Detroit.

Union Trust Company, Detroit, receiver, reports as follows:

Liability to depositors at date of suspension, February 10, 1902	\$3,378,121 20
Other liabilities	662,937 50

Total	\$4,041,058 70
-------------	----------------

Total assets at date of, and received since suspension	4,228,068 54
Amount collected by receiver to date	1,428,918 26

STATE BANKING DEPARTMENT.

Disposition of collections:

Disbursements other than loans paid....	\$21,944 81	
Dividends paid	337,319 82	
Legal expenses	1,156 21	
All other expenses	36,407 04	
Deposits of February 8 and 10, and collections returned	37,392 99	
Balance in hands of receiver	994,697 39	
		<u>\$1,428,918 26</u>

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, reports as follows:

Liability to depositors at date of suspension, June 14, 1897.	\$88,703 19
Other liabilities	14,141 30
Total	<u>\$102,844 49</u>

Total assets at date of, and received since suspension.....	141,676 18
Amount collected by receiver to date.....	72,694 19

Disposition of collections:

Loans paid	\$13,146 42	
Dividends paid	40,318 22	
Legal expenses paid	1,619 42	
Receiver's salary to date	730 00	
All other expenses	5,382 14	
Balance in hands of receiver	11,497 99	
		<u>72,694 19</u>

The Tawas State Savings Bank, East Tawas.

N. C. Hartingh, receiver, reports as follows:

Liability to depositors at date of, and received since suspension	\$11,040 63
Other liabilities	28,039 42
Total	<u>\$39,080 05</u>

Total assets at date of, and received since suspension....	80,413 13
Amount collected by receiver to date	8,918 03

Disposition of collections:

Loans paid	\$107 15	
Dividends paid	5,140 21	
Legal expenses	513 06	
Receiver's salary to date	740 00	
All other expenses	754 63	
Balance in hands of receiver	1,662 98	
		<u>8,918 03</u>

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, reports as follows:

Liability to depositors at date of suspension, August 20, 1897	\$65,491 80
Other liabilities	16,896 90
Total	\$82,388 70
 Total assets at date of, and received since suspension.....	 236,876 78
Amount collected by receiver to date	123,520 43

Disposition of collections:

Loans paid	\$80,483 59	
Dividends paid	30,043 02	
Legal expenses	1,772 69	
Receiver's salary to date	8,216 15	
All other expenses	2,815 00	
Balance in hands of receiver	189 98	
		<u>123,520 43</u>

Opinions of Attorney General and Decisions of Supreme Court as to the Banking Law.

Below is given an opinion of the Attorney General as to application of Section 1 of the General Banking Law with reference to capital required in cities of over twenty thousand inhabitants:

Hon. George L. Maltz, Commissioner of the Banking Department, Capitol Lansing, Michigan.

Dear Sir—I am in receipt of your letter of the 22d instant, enclosing letter from William Shakespeare of Kalamazoo, Michigan, relative to the amount of capital stock a State bank is required to have under section 1 of the general banking law, the particular question being whether a State bank could be organized at Kalamazoo, a city of over twenty thousand inhabitants, with a capital of less than \$100,000.00.

The section in question provides for the organization of State banks and prescribe the minimum capitalization authorized, the amount varying according to the population of the city or village in which the bank is established, as follows:

“ * * Banks with a capital of not less than twenty thousand dollars may be organized in a city or village the population of which does not exceed fifteen hundred inhabitants, and with a capital of not less than twenty-five thousand dollars in a city or village the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars in a city or village the population of which does not exceed twenty thousand inhabitants, and with a capital of not less than one hundred thousand dollars in cities not less than one hundred and ten thousand inhabitants, in cities over one hundred and ten thousand inhabitants a capital not less than two hundred and fifty thousand dollars: * * ”

It will be noted that in prescribing the minimum capitalization of banks in cities of twenty thousand inhabitants and under, the words "the population of which does not exceed," are used, while referring to the capitalization of banks in cities of one hundred and ten thousand inhabitants the words "not less than" are employed. If the words of the statute are given their literal signification it is apparent that the minimum capitalization of one hundred thousand dollars applies only to banks in cities of one hundred and ten thousand inhabitants, and that as to banks in cities the population of which exceeds twenty thousand inhabitants and is less than one hundred and ten thousand inhabitants the statute does not prescribe the minimum capitalization. The intention of the legislature in that portion of the statute quoted undoubtedly was to prescribe the minimum capitalization of banks in cities the population of which does not exceed a certain number of inhabitants, and I do not believe it was the intention to eliminate from the statute all reference to the minimum capitalization of banks in cities the population of which is between twenty thousand and one hundred and ten thousand inhabitants. The words of the statute should, in my opinion, be interpreted according to that meaning which the legislature intended to express, although this may involve a departure from their literal signification, and the meaning intended to be expressed by the words of the statute is, I believe, that banks with a capital of not less than one hundred thousand dollars may be organized in cities the population of which does not exceed one hundred and ten thousand inhabitants. Under this construction a State bank organized in Kalamazoo, a city of over twenty thousand inhabitants, would be required to have a capital stock of not less than one hundred thousand dollars.

Respectfully

HORACE M. OREN,

Attorney General.

I give below the decision of the Supreme Court in the matter of the proceeding of Ernestine Peters, Petitioner vs. The Union Trust Company, Receiver et al. Respondents and appellants, as to the applications of Sections 27 and 29 of the banking law affecting the preference of saving depositors, and the tracing of investments made with funds designated as "savings" and "commercial" deposits:

Montgomery, J. In this proceeding, the City Savings Bank has been found insolvent, and a receiver appointed to take charge of its assets, and distribute the same among the creditors. The petitioner was a depositor in the savings department of the bank, and in this petition asks that in the distribution of the assets the investments made of the funds deposited with the savings department be held solely for the benefit of the depositors of savings funds; and the sole question presented is whether there are any assets as to which complainant is entitled to this preference.

Sec. 27 of the general banking law, 2 Comp. Laws 1897, Sec. 6116, provides as follows:

"A savings bank shall keep on hand at least fifteen per cent of its total deposits. Three-fifths of the remainder of its savings deposits shall be invested by the board of directors in bonds of the United States or of this State, or in the bonds of any other state of the United States;" etc., "in

the public debt or bonds of any city," etc., "or upon notes or bonds secured by mortgage lien upon unincumbered real estate," etc.

And Sec. 29 of the banking law, 2 Comp. Laws 1897, Sec. 6118, reads:

"Any bank combining the business of a commercial bank and a savings bank, shall keep separate books of account for each kind of business; *Provided*, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks; and provided further, that all the investments relating to the savings department shall be kept entirely separate and apart from the other business of the bank, and that the fifteen per cent reserve fund required by the provisions of this act to be kept on the savings deposits, shall be kept separate and distinct from the reserve required on the commercial deposits, and that such portion of said savings deposits as are on hand unloaned, or deposited with other banks or reserve agents, and the investments made with the funds deposited by the savings depositors, shall be held solely for the payment of the depositors of said funds."

These provisions are not ambiguous. They are perfectly clear. And we agree with the learned judges of the circuit court, who heard this case below, that the question of convenience in banking, or inconvenience resulting from the enforcement of the law can in no way concern us, if we ascertain the legislative intent; and that we are bound to enforce the law as we find it upon the statute books.

The difficulty in this case arises from a claimed inability to follow the particular funds which were received as savings deposits. It is undoubtedly true that there was a commingling of funds. But the books of the bank always showed the amount which had been received by the savings department. From time to time, reports were made to the banking commissioner, showing that the savings funds had been invested in mortgages and bonds, to the amount of about one million dollars. It also appears from the testimony of Mr. Muer that the real estate loans were conducted through and carried in the savings department and so reported to the banking commissioner. It appeared by the testimony of the cashier that this was not only true of the real estate securities, but of the bonds, amounting to about one hundred thousand dollars. The rest of the savings department deposits were invested in commercial securities.

So long as it is entirely possible to trace the fund which was involved in these securities, as a fund derived from the savings department, we think there is no difficulty in saying that it should be impressed with a trust in favor of the savings depositors.

See *Ledyard v. Hibbard*, 48 Mich. 421.

Sherwood v. Savings Bank, 103 Mich. 109.

Fire & Water Com'rs. v. Wilkinson, 119 Mich. 655.

The point is made that some of the commercial loans were secured by mortgages, and afterward the mortgages accepted in satisfaction of the loans; and it is said, as to these securities, that they had not their origin in a loan of funds from the savings department, but from the commercial department of the bank, and should be so treated. We think this point is well taken, and that the case should be remanded, with leave to the receiver to apply to the court for direction regarding any mortgages claimed to fall within this class.

In all other respects, the order of the circuit court, which provided that the real estate securities and bonds be applied to the savings depos-

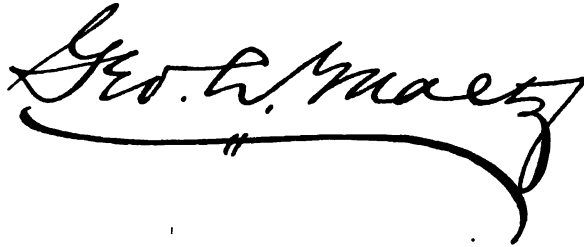
STATE BANKING DEPARTMENT.

its, and that, as to the excess of savings deposits, over and above these securities, the depositors should share with the commercial creditors, will be affirmed, and the case remanded for further proceedings. No costs will be awarded on this appeal.

ACKNOWLEDGMENT.

I desire to acknowledge the valuable services rendered this department by Deputy Commissioner W. T. Bradford and Examiners B. C. Jolly, William Donovan, Harmon Wendell, Elmer E. Ford, and A. E. Manning.

Very respectfully,

A handwritten signature in dark ink, reading "Geo. W. Maetz". The signature is written in a cursive style with a long, sweeping underline that extends to the right and then curves back under the name.

Commissioner of the Banking Department.

REPORT OF THE COMMISSIONER.

21

Comparative abstract, giving the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901 and 1902, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,607 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,946,687 06	21,308,913 14	26,843,183 47	24,804,387 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fix- tures.....	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 09	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 08	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities..	5,182,241 12	5,712,028 27	7,481,685 31	9,435,452 09	7,536,024 09
Due from other banks and bankers.	298,942 90	371,806 02	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	306,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,089,982 42	1,696,747 47
Silver coin.....	171,666 15	167,925 17	215,064 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,836 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,582 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,588 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,080 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 98	37,541 35	67,981 89	42,076 74
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 73
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,380 49
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated.					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

STATE BANKING DEPARTMENT.

Comparative abstract.—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 18, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,982,440 70	\$38,601,949 09	\$41,384,075 83
Stocks, bonds and mort- gages.....	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fixtures.....	1,694,992 89	1,758,139 62	1,814,724 74	1,820,689 66	1,906,096 96
Other real estate.....	719,150 15	882,473 08	1,237,183 41	1,593,808 10	2,054,891 06
Expenses and taxes paid....	403,575 78				
Interest paid.....	312,758 62				
Premiums paid.....		23,498 99	26,213 98	41,708 51	47,333 15
Due from banks in re- serve cities.....	9,653,012 06	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers.....	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45
Nickels and cents.....	25,840 53	20,384 28	22,407 73	22,543 68	24,283 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17
United States and Na- tional banknotes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,068 88
Liabilities.					
Capital stock paid in.....	\$12,600,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings...	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid.....	17,696 08	23,589 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,108 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,560 83	7,580,592 54	8,576,587 67	9,782,646 49
Savings deposits.....	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashiers' checks outstand- ing.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers..	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
Notes and bills rediscounted	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated.....			524,200 00		
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,068 88

* Undivided earnings, less current expenses, interest and taxes paid.

REPORT OF THE COMMISSIONER.

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Comparative abstract.—Concluded.

Resources.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901, 213 banks, 3 trust companies.	November 26, 1902, 226 State banks, 4 trust companies.
Loans and discounts.....	\$60,272,986 26	\$53,161,024 07	\$61,706,112 90	\$71,023,727 87
Stocks, bonds and mortgages.....	43,420,804 26	46,496,606 41	55,903,472 79	62,718,889 40
Overdrafts.....	334,526 17	242,650 61	244,675 75	296,124 86
Banking house, furniture and fixtures....	2,075,425 01	2,245,982 87	2,331,104 32	2,423,779 83
Other real estate.....	2,032,366 60	2,060,699 80	1,764,547 92	1,740,306 79
Expenses and taxes paid.....				
Interest paid.....				
Premiums paid.....	213,747 47	337,043 17	323,506 22	296,373 97
Due from banks in reserve cities.....	14,395,138 44	16,304,200 53	19,334,239 13	19,566,876 96
Due from other banks and bankers.....	999,267 91	1,154,911 42	1,597,714 10	1,818,523 06
Exchanges for clearing house.....	451,809 45	422,415 20	906,754 46	643,168 60
Checks and cash items.....	385,617 28	320,197 45	343,580 67	531,318 02
Nickels and cents.....	26,844 79	30,507 54	33,336 21	45,262 35
Gold coin.....	2,782,654 49	3,246,550 00	3,245,496 21	3,624,079 16
Silver coin.....	383,374 88	422,770 86	452,093 97	512,223 31
United States and National bank notes..	3,016,402 00	3,514,861 00	4,006,396 11	4,457,443 25
Totals.....	\$120,790,914 60	\$129,969,209 43	\$152,193,029 75	\$169,720,108 41
Liabilities.				
Capital stock paid in.....	\$12,262,100 00	\$12,963,523 35	\$14,035,880 00	\$14,842,470 00
Surplus fund.....	2,987,971 24	3,065,924 18	3,702,660 91	4,969,823 71
Gross undivided earnings.....	*2,102,360 42	*2,430,966 72	*2,332,193 32	*3,251,864 56
Dividends unpaid.....	11,914 42	10,178 36	4,929 72	2,876 72
Individual deposits.....	24,522,326 97	24,840,803 37	29,540,186 91	34,503,964 97
Certificates of deposit.....	12,250,239 67	12,341,536 00	14,664,966 47	16,962,741 46
Savings deposits.....	62,660,212 66	69,548,293 05	81,609,318 57	89,273,662 99
Certified checks.....	66,649 37	98,418 48	94,652 52	194,520 09
Cashiers' checks outstanding.....	83,450 18	27,222 23	68,734 87	146,271 08
Due to banks and bankers.....	3,748,526 37	4,481,075 44	5,368,915 27	5,260,824 85
Notes and bills rediscounted.....	14,000 00	35,799 00	6,071 19	75,479 88
Bills payable.....	81,173 30	125,468 75	104,500 00	261,508 10
Liabilities other than above stated.....				
Totals.....	\$120,790,914 60	\$129,969,209 43	\$152,193,029 75	\$169,720,108 41

* Undivided earnings, less current expenses, interest and taxes paid.

STATE BANKING DEPARTMENT.

Comparative abstract, showing the volume of business of the national banks of the State from the December reports of the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901 and 1902, as made to and furnished this department by the comp-troller of the currency at Washington.

Resources.	December 11, 1889, 113 national banks.	December 19, 1890 109 national banks.	December 2, 1891 106 national banks.	December 9, 1893, 104 national banks.	December 19, 1898, 99 national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,875 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,530 60	4,289,071 45	4,231,798 09	5,023,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,810 98	187,479 07
Due from reserve agents.....	5,273 805 17	6,000,383 99	6,942,082 64	8,304,177 63	6,191,185 16
Due from other banks and bankers Banking house, furniture and fix- tures.....	1,417,240 70	1,531,500 83	2,055,712 08	2,457,598 23	1,608,833 10
	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate.....	698,499 38	807,729 15	654,818 49	597,438 76	523,837 06
Current expenses and taxes paid..	314,041 78	316,798 82	308,899 32	330,636 32	.....
Exchanges for clearing house.....	251,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	208,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,363,083 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer.	175,937 44	166,537 96	155,591 41	201,723 10	269,208 02
Premiums on United States bonds.	508,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,084,000 00	\$14,584,000 00
Surplus fund.....	3,173,632 03	3,332,775 18	3,715,238 33	3,568,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,633 59	36,373 89	18,212 61	17,180 18
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due banks and bankers.....	5,857,859 32	6,062,280 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding..	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,587,055 00
Notes and bills rediscounted.....	658,908 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 08
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

*Undivided earnings, less expenses and taxes paid.

Comparative abstract.—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,083,238 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mort- gages.....	6,808,219 06	6,705,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 81	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents...	7,158,187 74	5,607,542 18	8,051,478 96	11,777,125 43	10,816,560 04
Due from other banks and bankers.....	2,138,681 61	1,754,960 91	2,145,066 96	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures.....	1,057,140 95	1,016,359 30	1,029,048 72	945,880 03	1,919,100 09
Other real estate.....	556,397 40	600,205 85	705,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,604 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	160,616 79	199,702 79	136,867 46	179,112 92
Cash.....	5,089,305 10	5,089,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer.....	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42
Premiums on United States bonds.....	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64
Liabilities.					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Gross undivided earnings...	*1,808,480 48	*1,789,465 90	*1,687,088 73	*1,394,998 14	*1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 46	17,563 29	20,337 30
Individual deposits.....	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due banks and bankers.....	8,641,246 57	7,406,212 51	8,280,695 23	11,772,976 46	11,760,185 28
National bank notes out- standing.....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,968,300 00
Notes and bills rediscounted	316,887 33	386,898 33	140,289 20	2,500 00	
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64

*Undivided earnings, less expenses and taxes paid.

STATE BANKING DEPARTMENT.

Comparative abstract.—Concluded.

Resources.	December 2, 1899, 80 national banks.	December 13, 1900, 86 national banks.	December 10, 1901, 85 national banks.	November 25, 1902, 84 national banks.
Loans and discounts.....	\$47,581,061 50	\$51,651,236 44	\$54,938,142 28	\$60,694,966 71
Stocks, bonds and mortgages.....	11,652,043 11	12,318,672 86	14,141,822 34	15,106,385 96
Overdrafts.....	194,788 80	246,158 27	286,561 65	349,047 07
Due from reserve agents.....	8,671,815 91	10,658,399 81	11,231,301 10	10,167,335 72
Due from other banks and bankers.....	3,647,971 66	3,463,374 00	4,058,641 12	3,845,841 49
Banking house, furniture and fixtures....	1,003,999 44	1,142,970 99	1,150,953 69	1,300,661 27
Other real estate.....	1,060,810 20	927,158 12	696,254 41	455,261 67
Current expenses and taxes paid.....				
Exchanges for clearing house.....	597,274 04	415,477 92	980,166 52	578,212 52
Checks and cash items.....	240,308 50	182,689 83	204,714 74	229,577 39
Cash.....	6,151,557 96	7,105,063 78	7,858,362 06	6,554,095 31
Due from United States treasurer.....	242,948 86	308,427 88	336,238 00	326,770 50
Premiums on United States bonds.....	453,937 69	203,917 94	228,368 81	356,315 39
Totals.....	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74	\$99,974,511 02
Liabilities				
Capital stock paid in.....	\$11,440,000 00	\$11,578,000 00	\$11,548,750 00	\$11,380,000 00
Surplus fund.....	3,157,388 20	3,276,188 20	3,052,638 20	3,416,538 20
Gross undivided earnings.....	*1,563,841 93	*1,850,274 85	*2,007,685 64	*2,157,217 18
Dividends unpaid.....	17,340 81	13,983 81	18,542 81	13,357 81
Individual deposits.....	49,920,532 09	54,232,091 31	59,568,561 95	63,316,731 07
United States deposits.....	1,354,864 72	1,391,304 19	1,772,959 84	2,150,114 62
Due banks and bankers.....	9,738,696 81	11,024,063 47	11,764,875 41	11,611,241 60
National bank notes outstanding.....	4,250,300 00	5,160,102 50	5,580,200 00	5,639,200 00
Notes and bills rediscounted.....	23,644 61	11,989 72	5,500 00	21,500 00
Bills payable.....	27,000 00	75,000 00	205,000 00	107,000 00
Liabilities other than those above stated	4,908 50	10,519 29	11,801 89	161,610 54
Totals.....	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74	\$99,974,511 02

*Undivided earnings, less expenses and taxes paid.

STATE BANKS.

Abstracts of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz: February 25, April 30, September 15, and November 25, 1902. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Feb. 25, 218 State banks, 3 trust companies.	Report of April 30, 220 State banks, 3 trust companies.	Report of Sept. 15, 225 State banks, 4 trust companies.	Report of Nov. 25, 223 State banks, 4 trust companies.
Loans and discounts.....	\$62,456,361 36	\$64,674,000 90	\$69,643,960 86	\$71,029,727 87
Bonds, mortgages and securities.....	55,872,898 99	57,918,457 48	61,400,026 60	61,821,409 40
Premiums paid on bonds.....	312,006 76	286,993 84	296,165 27	296,373 97
Overdrafts.....	234,510 91	201,682 27	196,666 37	298,114 85
Banking house, furniture and fixtures....	2,368,295 24	2,364,436 12	2,413,542 41	2,428,779 83
Other real estate.....	1,652,965 87	1,714,322 24	1,739,118 31	1,740,805 79
Due from other banks and bankers (not reserve cities).....	2,168,535 54	1,025,635 17	2,555,731 97	1,818,528 06
United States bonds.....	881,520 00	872,880 00	916,980 00	897,480 00
Due from banks in reserve cities.....	20,620,796 47	20,559,898 68	20,555,917 36	19,566,876 96
Exchanges for clearing house.....	490,699 96	604,458 75	633,236 61	643,168 60
U. S. and national bank currency.....	4,062,917 65	4,408,394 00	3,942,720 75	4,457,448 25
Gold coin.....	3,476,961 61	3,589,142 26	3,832,630 58	3,634,079 16
Silver coin.....	500,160 14	435,404 08	580,261 18	512,225 31
Nickles and cents.....	43,072 76	38,398 28	40,988 17	45,262 35
Checks, cash items and internal revenue account.....	835,072 13	383,251 63	447,639 49	531,318 02
Totals.....	\$156,076,864 39	\$159,076,855 70	\$169,195,585 53	\$169,720,106 41
Liabilities.				
Capital stock paid in.....	\$13,892,550 06	\$13,941,200 00	\$14,694,340 00	\$14,842,470 00
Surplus fund.....	3,910,080 00	3,916,280 00	4,851,423 71	4,959,893 71
Undivided profits, less current expenses, interest and taxes paid.....	2,604,160 35	2,843,120 90	2,749,106 58	3,251,864 56
Dividends unpaid.....	5,604 23	10,730 09	4,633 91	2,876 72
Commercial deposits subject to check..	31,783,936 21	32,651,953 96	35,842,869 13	34,503,984 97
Commercial certificates of deposit.....	13,880,336 82	14,805,378 01	16,791,804 80	16,952,741 46
Due to banks and bankers.....	5,968,356 10	5,672,661 43	5,763,571 63	5,259,834 85
Certified checks.....	113,853 23	272,773 50	146,704 54	194,520 09
Cashier's checks outstanding.....	74,736 66	180,380 21	87,599 16	146,271 08
Savings deposits.....	70,062,651 07	70,060,548 02	73,370,986 80	74,193,387 58
Savings certificates of deposit.....	13,649,799 72	14,596,676 69	14,725,302 19	15,085,275 41
Notes and bills rediscounted.....	1,300 00	32,371 14	46,260 05	75,479 88
Bills payable.....	139,500 00	142,781 75	120,983 43	251,508 10
Totals.....	\$156,076,864 39	\$159,076,855 70	\$169,195,585 93	\$169,720,106 41

STATE BANKING DEPARTMENT.

NATIONAL BANKS.

Abstracts of reports made by the national banks of Michigan to the Commissioner of the Banking Department February 25, April 30, September 15 and November 25, 1902. For reports of individual national banks see succeeding pages.

Resources.	Report of Feb. 25, 86 national banks.	Report of April 30, 86 national banks.	Report of Sept. 15, 84 national banks.	Report of Nov. 25, 84 national banks.
Loans and discounts.....	\$56,690,068 38	\$57,041,059 37	\$59,464,111 28	\$60,694,986 71
Overdrafts, secured and unsecured.....	227,127 50	220,178 85	224,692 83	349,047 07
U. S. bonds to secure circulation.....	5,702,810 00	5,602,810 00	5,710,810 00	5,722,810 00
U. S. bonds to secure U. S. deposits.....	1,811,000 00	1,861,000 00	1,961,000 00	2,137,500 00
U. S. bonds on hand.....	99,320 00	214,780 00	280,620 00	78,470 00
Premiums on U. S. bonds.....	231,576 73	251,054 51	326,878 35	356,315 39
Stocks, securities, etc.....	6,807,888 37	6,936,328 95	7,046,456 40	7,167,606 96
Banking house, furniture and fixtures....	1,169,882 08	1,188,494 38	1,260,623 34	1,300,681 27
Other real estate and mortgages owned. Due from national banks (not reserve agents).....	688,374 96 2,912,818 66	606,171 49 2,678,908 32	479,902 46 2,936,140 29	458,261 67 2,590,780 37
Due from State banks and bankers.....	1,539,702 92	1,245,116 43	1,388,670 71	1,265,061 12
Due from approved reserve agents.....	12,391,058 81	10,863,718 35	11,619,530 28	10,167,335 72
Checks and other cash items.....	348,446 11	186,314 35	306,711 25	239,577 39
Exchanges for clearing house.....	517,551 67	596,624 46	738,587 12	578,212 52
Notes of other national banks.....	624,686 00	598,746 00	548,515 00	578,763 00
Fractional paper currency, nickels and cents.....	41,200 69	39,180 29	34,067 80	34,220 61
Specie.....	4,077,681 91	4,167,227 30	3,986,881 26	3,871,327 70
Legal tender notes.....	2,075,809 00	2,048,416 00	2,083,443 00	2,069,784 00
Redemption fund with U. S. treasurer (5% of circulation).....	281,796 50	279,365 50	285,490 50	283,115 50
Due from U. S. treasurer, other than 5% redemption fund.....	52,129 00	40,975 46	48,755 00	43,655 00
Totals	\$96,240,867 29	\$96,645,415 01	\$100,590,736 87	\$99,974,511 02
Liabilities.				
Capital stock paid in.....	\$11,591,870 00	\$11,580,000 00	\$11,380,000 00	\$11,380,000 00
Surplus fund.....	3,186,888 20	3,180,638 20	3,415,538 20	3,416,538 20
Undivided profits, less expenses and taxes paid.....	1,816,712 60	1,907,845 80	1,909,767 88	2,157,217 18
National bank notes outstanding.....	5,583,026 00	5,542,100 00	5,480,150 00	5,639,300 00
Due to other national banks.....	4,047,240 37	3,441,875 96	3,513,287 62	3,881,329 14
Due to State banks and bankers.....	8,621,707 64	8,138,784 45	8,237,727 04	7,729,912 46
Dividends unpaid.....	12,225 14	7,583 31	7,887 21	13,367 81
Individual deposits subject to check.....	61,141,670 15	60,373,808 00	64,656,743 13	63,316,731 07
United States deposits.....	1,732,778 79	1,741,998 67	1,860,599 99	2,064,889 30
Deposits of U. S. disbursing officers.....	81,119 40	118,936 42	105,245 80	95,225 32
Notes and bills, rediscounted.....	7,500 00	76,894 20	.....	21,500 00
Bills payable.....	450,000 00	580,000 00	15,000 00	107,000 00
Liabilities other than those above stated	18,130 00	5,000 00	8,800 00	161,610 54
Totals	\$96,240,867 29	\$96,645,415 01	\$100,590,736 87	\$99,974,511 02

STATE AND NATIONAL BANKS.

Abstracts showing the total volume of business transacted by the State and national banks and trust companies of Michigan, as made to the Commissioner of the Banking Department February 25, April 30, September 15, and November 25, 1902.

Resources.	Report of Feb. 25, 1902 State banks, 85 national banks, 3 trust companies.	Report of April 30, 1902 State banks, 85 national banks, 3 trust companies.	Report of Sept. 15, 1902 State banks, 84 national banks, 4 trust companies.	Report of Nov. 25, 1902 State banks, 84 national banks, 4 trust companies.
Loans and discounts.....	\$119,146,419 74	\$121,715,150 37	\$129,108,073 14	\$131,734,714 58
Stocks, bonds and mortgages.....	62,630,787 36	64,844,786 43	68,446,433 00	68,989,015 28
Overdrafts.....	461,638 41	421,861 12	431,359 20	647,171 92
U. S. bonds to secure circulation.....	5,702,810 00	5,602,810 00	5,710,310 00	5,722,810 00
U. S. bonds to secure U. S. deposits.....	1,811,000 00	1,861,000 00	1,961,000 00	2,137,500 00
U. S. bonds on hand.....	980,840 00	1,087,600 00	1,197,600 00	975,950 00
Premiums paid.....	543,672 49	538,043 35	623,043 62	651,669 36
Banking house, furniture and fixtures.....	3,538,127 33	3,558,930 50	3,674,065 75	3,739,461 10
Other real estate.....	2,291,340 53	2,319,493 73	2,219,030 77	2,195,567 46
Due from other banks and bankers.....	6,621,067 12	4,949,654 92	6,880,542 97	5,664,369 55
Due from banks in reserve cities.....	33,011,855 28	31,413,117 08	32,175,447 64	29,734,312 67
Checks and other cash items.....	683,518 24	569,565 98	654,350 74	770,895 41
Exchanges for clearing house.....	1,008,251 63	1,301,083 21	1,371,773 73	1,331,381 13
Nickels and cents.....	84,273 45	77,433 57	75,055 97	79,432 96
Specie.....	8,064,803 66	8,191,773 64	8,369,373 03	8,017,632 17
U. S. and national bank notes.....	7,303,411 65	7,055,556 00	6,524,673 75	7,105,995 25
Redemption fund with U. S. treasurer (5% of circulation).....	231,795 50	279,365 50	235,490 50	233,115 50
Due from U. S. treasurer, other than 5% redemption fund.....	52,129 00	40,975 46	48,755 00	43,655 00
Totals.....	\$254,317,731 68	\$255,723,270 71	\$269,736,322 80	\$269,694,619 43
Liabilities.				
Capital stock paid in.....	\$35,434,420 00	\$35,521,200 00	\$36,074,340 00	\$36,222,470 00
Surplus fund.....	7,046,968 20	7,046,913 20	8,266,961 91	8,375,431 91
Undivided profits, less expenses and taxes paid.....	4,420,872 95	4,750,966 70	4,658,364 46	5,409,081 74
National bank notes outstanding.....	5,563,025 00	5,542,100 00	5,480,150 00	5,639,200 00
Dividends unpaid.....	17,829 37	18,263 40	12,521 13	16,234 53
Commercial deposits.....	106,994,533 07	108,234,293 68	117,525,720 76	115,114,343 67
Savings deposits.....	83,702,450 79	84,657,224 71	88,096,238 99	89,273,662 99
United States deposits.....	1,812,396 19	1,860,936 09	1,965,845 79	2,150,114 62
Due to banks and bankers.....	18,637,304 11	17,253,321 84	17,514,586 29	16,871,076 45
Notes and bills rediscounted.....	8,300 00	109,266 34	46,260 05	96,979 88
Bills payable.....	589,500 00	722,781 75	135,963 43	368,508 10
Liabilities other than those above stated.....	18,130 00	5,000 00	8,300 00	161,610 54
Totals.....	\$254,317,731 68	\$255,723,270 71	\$269,736,322 80	\$269,694,619 43

STATE BANKING DEPARTMENT.

DETROIT.

Abstracts of the published reports of the thirteen State banks and two trust companies of the city of Detroit, as made to the Commissioner of the Banking Department, February 25, April 30, September 15 and November 25, 1902.

Resources.	Report of Feb. 25, 13 State banks, 2 trust companies.	Report of April 30, 13 State banks, 2 trust companies.	Report of Sept. 15, 13 State banks, 2 trust companies.	Report of Nov. 25, 13 State banks, 2 trust companies.
Loans and discounts.....	\$23,141,979 26	\$24,020,511 17	\$26,635,660 51	\$25,961,500 37
Bonds, mortgages and securities.....	29,476,025 55	30,781,776 96	32,503,610 03	32,080,336 61
Premiums paid on bonds.....	188,438 40	157,790 30	158,653 73	156,618 63
Overdrafts.....	16,432 60	22,438 26	23,795 34	13,618 99
Banking house, furniture and fixtures....	730,974 81	690,067 01	683,835 92	684,363 12
Other real estate.....	1,000,722 93	1,066,508 92	1,108,235 44	1,114,422 35
Due from other banks and bankers (not reserve cities).....	1,425,236 68	341,469 49	1,799,747 20	1,170,761 44
United States bonds.....	602,500 00	602,500 00	602,500 00	602,500 00
Due from banks and reserve cities.....	7,008,685 51	8,098,704 46	6,623,059 36	7,312,396 03
Exchanges for clearing house.....	302,966 87	409,614 29	400,586 72	424,663 27
U. S. and national bank currency.....	2,147,437 25	1,699,966 00	1,532,618 00	1,696,519 00
Gold coin.....	1,920,297 91	1,969,251 71	2,152,139 03	1,962,725 57
Silver coin.....	163,062 76	116,555 00	254,602 45	169,730 65
Nickels and cents.....	8,210 58	4,991 49	7,947 58	10,361 79
Checks, cash items and internal revenue account.....	168,138 39	180,643 66	196,186 32	293,512 53
Totals.....	\$68,296,109 50	\$70,152,809 22	\$74,673,177 63	\$73,670,030 35
Liabilities.				
Capital stock paid in.....	\$4,300,000 00	\$4,300,000 00	\$4,800,000 00	\$4,800,000 00
Surplus fund.....	1,492,000 00	1,492,000 00	2,311,500 00	2,411,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,225,078 58	1,196,112 60	1,133,799 15	1,231,923 16
Dividends unpaid.....	1,067 50	735 00	1,189 50	650 00
Commercial deposits subject to check...	12,173,863 69	13,876,656 06	15,488,151 19	14,427,619 86
Commercial certificates of deposit.....	3,645,675 41	3,815,862 79	4,636,640 81	4,568,933 43
Due to banks and bankers.....	5,217,235 70	4,877,414 72	5,069,815 24	4,458,331 58
Certified checks.....	88,221 84	218,258 33	115,614 47	179,542 14
Cashier's checks outstanding.....	55,320 34	103,977 45	72,675 03	116,632 83
Savings deposits.....	36,664,107 35	36,941,603 08	37,695,224 41	38,381,492 48
Savings certificates of deposit.....	3,418,519 09	3,316,189 20	3,323,567 83	3,063,404 87
Notes and bills rediscounted.....				
Bills payable.....	15,000 00	15,000 00	30,000 00	30,000 00
Totals.....	\$68,296,109 50	\$70,152,809 22	\$74,673,177 63	\$73,670,030 35

DETROIT.

Abstracts of the published reports of the national banks in the city of Detroit, as made to the Commissioner of the Banking Department, February 25, April 30, September 15, and November 25, 1903.

Resources.	Report of Feb. 25, 6 national banks.	Report of April 30, 6 national banks.	Report of Sept. 15, 5 national banks.	Report of Nov. 25, 5 national banks.
Loans and discounts.....	\$15,610,599 63	\$15,133,669 99	\$15,967,048 96	\$16,537,524 17
Overdrafts, secured and unsecured.....	3,080 73	3,186 82	5,228 09	24,947 55
U. S. bonds to secure circulation.....	1,450,000 00	1,350,000 00	1,350,000 00	1,250,000 00
U. S. bonds to secure U. S. deposits.....	750,000 00	750,000 00	750,000 00	900,000 00
U. S. bonds on hand.....	23,450 00	148,250 00	151,150 00	.....
Premiums on U. S. bonds.....	135,312 50	149,425 00	211,763 50	242,420 54
Stocks, securities, etc.....	2,205,975 98	2,417,326 50	2,102,212 70	2,008,649 42
Banking house, furniture and fixtures....	18,788 50	18,288 50	38,288 50	38,288 50
Other real estate, and mortgages owned Due from national banks (not reserve agents).....	179,284 79 1,788,505 41	193,092 42 1,816 007 60	74,176 35 1,950,067 62	63,806 60 1,719,988 66
Due from State banks and bankers.....	547,747 39	449,337 07	554,546 24	439,608 01
Due from approved reserve agents.....	3,154,830 71	3,018,271 04	3,157,926 29	2,612,073 65
Checks and other cash items.....	179,075 01	19,644 79	37,059 23	33,068 73
Exchanges for clearing house.....	435,316 70	449,890 68	562,163 97	476,804 91
Notes of other national banks.....	232,877 00	203,445 25	142,359 00	193,197 00
Fractional paper currency, nickels and cents.....	11,944 20	11,248 97	6,618 40	7,411 02
Specie.....	1,553,568 75	1,631,648 00	1,436,980 00	1,239,727 75
Legal tender notes.....	899,453 00	823,472 00	843,747 00	908,002 00
Redemption fund with U. S. treasurer (5% of circulation).....	70,100 00	67,500 00	62,500 00	60,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	28,500 00	9,000 00	37,000 00	28,500 00
Totals.....	\$29,278,355 25	\$28,662,654 63	\$29,339,806 85	\$28,828,927 51
Liabilities.				
Capital stock paid in.....	\$3,300,000 00	\$3,300,000 00	\$3,100,000 00	\$3,100,000 00
Surplus fund.....	627,500 00	627,500 00	813,000 00	813,000 00
Undivided profits, less expenses and taxes paid.....	346,710 32	269,060 17	247,037 60	283,132 29
National bank notes outstanding.....	1,376,750 00	1,322,450 00	1,032,000 00	1,179,850 00
Due to other national banks.....	3,367,751 50	2,989,042 00	2,922,734 49	3,461,710 68
Due to State banks and bankers.....	6,444,065 61	6,247,139 68	6,401,439 10	5,840,850 73
Dividends unpaid.....	485 59	680 00	291 22	160 00
Individual deposits subject to check.....	12,609,998 06	12,681,691 93	14,068,713 48	13,055,443 65
United States deposits.....	706,687 54	676,041 11	691,082 45	837,627 16
Deposits of U. S. disbursing officers.....	48,391 63	74,049 74	63,507 51	74,542 46
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	475,000 00	.....	30,000 00
Liabilities other than those above stated.....	450,000 00	.....	.....	152,610 54
Totals.....	\$29,278,355 25	\$28,662,654 63	\$29,339,806 85	\$28,828,927 51

STATE BANKING DEPARTMENT.

DETROIT.

Abstracts of the published reports of the thirteen State, five national banks and two trust companies in the city of Detroit, as made to the Commissioner of the Banking Department, February 25, April 30, September 15 and November 25, 1902.

Resources.	Report of Feb. 25, 13 State banks, 6 national banks, 2 trust companies.	Report of April 30, 13 State banks, 6 national banks, 2 trust companies.	Report of Sept. 15, 13 State banks, 5 national banks, 2 trust companies.	Report of Nov. 25, 13 State banks, 5 national banks, 2 trust companies.
Loans and discounts.....	\$38,752,578 89	\$39,154,181 16	\$43,602,709 47	\$42,509,024 54
Stocks, bonds and mortgages.....	31,682,001 48	32,199,103 46	34,605,822 73	34,088,983 03
Overdrafts.....	19,463 33	25,575 06	29,023 43	38,566 54
U. S. bonds to secure circulation.....	1,450,000 00	1,350,000 00	1,350,000 00	1,350,000 00
U. S. bonds to secure U. S. deposits.....	750,000 00	750,000 00	750,000 00	900,000 00
U. S. bonds on hand.....	625,550 00	750,750 00	753,650 00	602,500 00
Premiums paid.....	323,750 90	307,315 30	370,417 23	399,089 17
Banking house, furniture and fixtures.....	749,763 31	708,355 51	732,124 42	722,651 02
Other real estate.....	1,180,007 72	1,259,601 24	1,177,411 79	1,178,327 95
Due from other banks and bankers.....	3,761,469 48	2,606,814 16	4,304,381 06	3,336,378 11
Due from banks in reserve cities.....	10,158,516 22	11,116,975 50	9,780,985 65	9,024,469 68
Checks and other cash items.....	347,213 40	200,285 45	233,245 55	336,571 26
Exchanges for clearing house.....	738,283 57	859,504 97	963,750 69	901,468 18
Nickels and cents.....	20,154 78	16,240 46	14,565 98	17,772 81
Specie.....	3,636,924 42	3,707,455 21	3,842,071 48	3,363,183 97
U. S. and national bank notes.....	3,279,767 25	2,726,908 25	2,518,724 00	2,792,718 00
Redemption fund with U. S. treasurer (5% of circulation).....	70,100 00	67,500 00	62,500 00	60,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	28,500 00	9,000 00	37,000 00	28,500 00
Totals.....	\$97,574,464 75	\$98,815,463 85	\$104,017,983 48	\$102,498,957 86
Liabilities.				
Capital stock paid in.....	\$7,600,000 00	\$7,600,000 00	\$7,900,000 00	\$7,900,000 00
Surplus fund.....	2,119,500 00	2,119,500 00	3,124,500 00	3,224,500 00
Undivided profits, less expenses and taxes paid.....	1,571,788 90	1,464,172 77	1,380,836 75	1,515,055 45
National bank notes outstanding.....	1,376,760 00	1,322,450 00	1,032,000 00	1,179,850 00
Dividends unpaid.....	1,573 09	1,415 00	1,480 72	810 00
Commercial deposits.....	28,573,074 34	30,646,446 55	34,381,794 98	32,348,171 91
Savings deposits.....	40,082,626 44	40,257,792 28	41,018,792 24	41,444,897 35
United States deposits.....	755,079 17	750,090 85	754,589 96	912,169 62
Due to banks and bankers.....	15,029,072 81	14,113,596 40	14,393,988 83	13,760,892 99
Notes and bills rediscounted.....				
Bills payable.....	15,000 00	540,000 00	30,000 00	60,000 00
Liabilities other than those above stated	450,000 00			152,610 54
Totals.....	\$97,574,464 75	\$98,815,463 85	\$104,017,983 48	\$102,498,957 86

REPORT OF THE COMMISSIONER.

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GRAND RAPIDS.

Abstracts of published reports of the four State and five national banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 4 State banks, 1 trust company.	Report of 5 national banks.	Total.
Loans and discounts.....	\$5,174,854 65	\$10,462,368 18	\$15,637,217 78
Stocks, bonds and mortgages.....	3,731,558 50	500,618 92	4,232,177 42
Overdrafts.....	3,390 14	30,627 54	34,017 68
U. S. bonds to secure circulation.....		925,000 00	925,000 00
U. S. bonds to secure U. S. deposits.....		450,000 00	450,000 00
U. S. bonds on hand.....			
Premiums paid.....	30,318 57	54,812 50	85,131 07
Banking house, furniture and fixtures.....	67,200 00	371,137 68	438,337 68
Other real estate.....	64,802 49	87,430 41	152,232 90
Due from other banks and bankers.....	30,926 31	513,184 90	544,111 21
Due from banks in reserve cities.....	1,077,845 74	1,136,024 86	2,213,870 10
Checks and other cash items.....	9,691 99	31,098 36	40,790 35
Exchanges for clearing house.....	47,273 27	60,297 41	107,570 68
Nickels and cents.....	2,451 89	4,066 30	6,518 19
Specie.....	248,665 00	482,593 23	731,168 23
U. S. and national bank notes.....	234,338 00	206,853 00	441,191 00
Redemption fund with U. S. treasurer (5% of circulation).....		46,250 00	46,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		4,800 00	4,800 00
Totals.....	\$10,723,316 55	\$15,367,067 74	\$26,090,384 29
Liabilities.			
Capital stock paid in.....	\$650,000 00	\$2,200,000 00	\$2,850,000 00
Surplus fund.....	315,000 00	436,000 00	751,000 00
Undivided profits, less expenses and taxes paid.....	167,938 76	413,623 84	581,562 60
National bank notes outstanding.....		923,000 00	923,000 00
Dividends unpaid.....	59 00	413 81	472 81
Commercial deposits.....	2,758,792 02	9,468,954 09	12,227,746 11
Savings deposits.....	6,776,842 95		6,776,842 95
United States deposits.....		550,000 00	550,000 00
Due to banks and bankers.....	54,683 82	1,475,076 00	1,529,759 82
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$10,723,316 55	\$15,367,067 74	\$26,090,384 29

SAGINAW.

Abstracts of the published reports of the four State and two national banks in the city of Saginaw, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 4 State banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$3,040,768 03	\$2,847,319 00	\$5,888,107 03
Stocks, bonds and mortgages.....	2,411,510 23	536,404 25	2,947,914 48
Overdrafts.....	6,169 96	10,102 48	16,272 44
U. S. bonds to secure circulation.....		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....		575,000 00	575,000 00
U. S. bonds on hand.....		20,040 00	20,040 00
Premiums paid.....	26,077 70	3,000 00	29,077 70
Banking house, furniture and fixtures.....	102,746 77	55,000 00	157,746 77
Other real estate.....	14,751 12	21,200 00	35,951 12
Due from other banks and bankers.....	38,337 78	91,105 98	129,443 76
Due from banks in reserve cities.....	837,113 84	482,473 73	1,319,587 07
Checks and other cash items.....	2,886 08	2,619 19	5,505 22
Exchanges for clearing house.....	7,105 06	5,327 11	12,432 16
Nickels and cents.....	633 32	488 82	1,122 14
Specie.....	164,740 90	227,719 40	392,460 30
U. S. and national bank notes.....	197,519 00	123,508 00	321,027 00
Redemption fund with U. S. treasurer (5% of circulation).....		15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		400 00	400 00
Totals.....	\$6,850,379 23	\$5,316,707 96	\$12,167,087 19
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	230,000 00	250,000 00	480,000 00
Undivided profits, less expenses and taxes paid.....	178,325 86	266,185 30	444,511 16
National bank notes outstanding.....		299,000 00	299,000 00
Dividends unpaid.....			
Commercial deposits.....	2,616,231 20	3,184,423 11	5,800,654 31
Savings deposits.....	3,229,697 49		3,229,697 49
United States deposits.....		575,000 00	575,000 00
Due to banks and bankers.....	196,124 68	442,099 55	638,224 23
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$6,850,379 23	\$5,316,707 96	\$12,167,087 19

BAY CITIES.

Abstracts of the published reports of the five State and two national banks in the Bay Cities, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 5 State banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$1,927,196 28	\$1,566,728 48	\$3,493,924 76
Stocks, bonds and mortgages.....	1,175,564 66	175,463 98	1,351,018 64
Overdrafts.....	6,304 01	808 60	7,107 61
U. S. bonds to secure circulation.....		275,000 00	275,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	10,220 00		10,220 00
Premiums paid.....	12,886 05	3,984 49	16,870 54
Banking house, furniture and fixtures.....	43,864 92	23,500 00	66,364 92
Other real estate.....	43,809 22	4,250 00	48,059 22
Due from other banks and bankers.....	2,999 08	75,386 94	78,386 02
Due from banks in reserve cities.....	527,776 85	235,142 30	762,919 15
Checks and other cash items.....	1,065 78	1,619 21	2,684 99
Exchanges for clearing house.....	19,906 91	4,585 35	24,491 26
Nickels and cents.....	1,218 06	419 30	1,637 36
Specie.....	93,385 32	69,966 23	163,341 55
U. S. and national bank notes.....	180,219 00	44,646 00	224,865 00
Redemption fund with U. S. treasurer (5% of circulation).....		13,750 00	13,750 00
Due from U. S. treasurer, other than 5% redemption fund.....		5,500 00	5,500 00
Totals.....	\$4,046,415 14	\$2,499,725 88	\$6,546,141 02
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	77,500 00	115,000 00	192,500 00
Undivided profits, less expenses and taxes paid.....	67,140 59	68,342 78	135,483 32
National bank notes outstanding.....		275,000 00	275,000 00
Dividends unpaid.....		10 00	10 00
Commercial deposits.....	1,157,242 00	1,639,266 57	2,796,508 57
Savings deposits.....	2,287,746 15		2,287,746 15
United States deposits.....			
Due to banks and bankers.....	19,786 40	102,106 58	121,892 98
Notes and bills rediscounted.....			
Bills payable.....	37,000 00		37,000 00
Liabilities other than those above stated.....			
Totals.....	\$4,046,415 14	\$2,499,725 88	\$6,546,141 02

STATE BANKING DEPARTMENT.

KALAMAZOO.

Abstracts of the published reports of the two State and four national banks in the city of Kalamazoo as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 2 State banks.	Report of 4 national banks.	Total.
Loans and discounts.....	\$870,467 94	\$2,928,094 04	\$3,798,561 98
Stocks, bonds and mortgages.....	432,408 67	327,375 22	759,783 89
Overdrafts.....	72 67	21,579 34	21,652 01
U. S. bonds to secure circulation.....		232,000 00	232,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		28,250 00	28,250 00
Premiums paid.....		8,951 46	8,951 46
Banking house, furniture and fixtures.....	18,375 00	44,400 00	62,775 00
Other real estate.....	6,364 84	19,745 52	26,110 36
Due from other banks and bankers.....	324 07	90,116 14	90,440 21
Due from banks in reserve cities.....	281,492 34	442,957 45	724,449 79
Checks and other cash items.....	100 00	28,303 95	28,303 95
Exchanges for clearing house.....	7,500 33	12,184 13	19,684 46
Nickels and cents.....	320 79	1,824 03	2,144 82
Specie.....	30,109 85	106,420 95	136,530 80
U. S. and national bank notes.....	33,988 00	176,844 00	210,832 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,600 00	11,600 00
Due from U. S. treasurer, other than 5% redemption fund.....		2 50	2 50
Totals.....	\$1,681,524 50	\$4,479,548 73	\$6,161,073 23
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$450,000 00	\$550,000 00
Surplus fund.....	98,000 00	282,500 00	380,500 00
Undivided profits, less expenses and taxes paid.....	31,997 94	90,166 09	122,163 13
National bank notes outstanding.....		230,700 00	230,700 00
Dividends unpaid.....		9,185 00	9,185 00
Commercial deposits.....	594,655 17	3,395,907 37	3,990,562 54
Savings deposits.....	779,538 24		779,538 24
Cashier's checks outstanding.....			
United States deposits.....			
Due to banks and bankers.....	167,334 05	21,090 27	188,424 32
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,681,524 50	\$4,479,548 73	\$6,161,073 23

PORT HURON.

Abstracts of the published reports of the three State and one national bank of the city of Port Huron, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts	\$1,797,169 08	\$729,598 03	\$2,526,767 06
Stocks, bonds and mortgages	690,112 41	125,325 00	815,437 41
Overdrafts	9,749 31	621 76	10,371 07
U. S. bonds to secure circulation		135,000 00	135,000 00
U. S. bonds to secure U. S. deposits			
U. S. bonds on hand			
Premiums paid			
Banking house, furniture and fixtures	60,850 00		60,850 00
Other real estate	18,222 47	24,000 00	42,222 47
Due from other banks and bankers	35,937 25	9,176 50	45,113 75
Due from banks in reserve cities	318,093 91	93,574 58	411,668 49
Checks and other cash items	2,726 20		2,726 20
Exchanges for clearing house	22,575 08	10,944 55	33,519 63
Nickels and cents	1,411 57	653 87	2,065 44
Specie	26,409 74	17,575 80	43,985 54
U. S. and national bank notes	50,914 00	38,474 00	89,388 00
Redemption fund with U. S. treasurer (5% of circulation)		6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	\$3,034,170 97	\$1,191,694 09	\$4,225,865 06
Liabilities.			
Capital stock paid in	\$250,000 00	\$150,000 00	\$400,000 00
Surplus fund	95,000 00	50,000 00	145,000 00
Undivided profits, less expenses and taxes paid	109,635 53	24,164 79	133,800 32
National bank notes outstanding		135,000 00	135,000 00
Dividends unpaid	40 00		40 00
Commercial deposits	1,161,977 00	800,306 96	1,962,283 96
Savings deposits	1,351,353 98		1,351,353 98
United States deposits			
Due to banks and bankers	36,134 46	32,222 34	68,356 80
Notes and bills rediscounted			
Bills payable	30,000 00		30,000 00
Liabilities other than those above stated			
Totals	\$3,034,170 97	\$1,191,694 09	\$4,225,865 06

STATE BANKING DEPARTMENT.

ANN ARBOR.

Abstracts of the published reports of the three State and one national bank in the city of Ann Arbor, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts	\$1,118,659 99	\$349,808 29	\$1,468,468 28
Stocks, bonds and mortgages	1,696,485 05	57,780 00	1,756,265 05
Overdrafts	3,673 25	4,516 79	8,190 04
U. S. bonds to secure circulation		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits			
U. S. bonds on hand	16,660 00		16,660 00
Premiums paid	13,832 71	1,438 00	15,270 71
Banking house, furniture and fixtures	79,867 32	16,000 00	95,867 32
Other real estate	68,166 82		68,166 82
Due from other banks and bankers	5,743 74	2,139 86	7,883 60
Due from banks in reserve cities	295,710 27	49,769 07	345,479 34
Checks and other cash items	2,441 13	478 45	2,919 58
Exchanges for clearing house	4,117 30	763 89	4,881 19
Nickels and cents	628 93	225 97	854 90
Specie	100,900 20	18,267 20	119,167 40
U. S. and national bank notes	111,142 00	15,366 00	126,508 00
Redemption fund with U. S. treasurer (5% of circulation)		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	\$3,520,028 71	\$542,803 52	\$4,062,832 23
Liabilities.			
Capital stock paid in	\$150,000 00	\$100,000 00	\$250,000 00
Surplus fund	194,000 00	20,000 00	214,000 00
Undivided profits, less expenses and taxes paid	82,855 46	21,553 24	104,408 70
National bank notes outstanding		25,000 00	25,000 00
Dividends unpaid	602 00	140 00	742 00
Commercial deposits	704,214 28	376,110 28	1,080,324 56
Savings deposits	2,325,662 80		2,325,662 80
United States deposits			
Due to banks and bankers	62,694 17		62,694 17
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	\$3,520,028 71	\$542,803 52	\$4,062,832 23

REPORT OF THE COMMISSIONER.

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JACKSON.

Abstracts of the published reports of the three State and one national bank in the city of Jackson, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,788,134 24	\$547,452 28	\$2,335,586 52
Stocks, bonds and mortgages.....	622,981 44	104,916 36	727,897 80
Overdrafts.....	10,698 32	26,394 69	37,093 01
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	5,500 00		5,500 00
Premiums paid.....		1,156 25	1,156 25
Banking house, furniture and fixtures.....	73,000 00	2,200 00	75,200 00
Other real estate.....	39,200 00	14,679 43	53,879 43
Due from other banks and bankers.....	2,580 25	3,931 04	6,511 29
Due from banks in reserve cities.....	333,301 42	63,368 89	396,670 31
Checks and other cash items.....	3,392 68	729 21	4,121 89
Exchanges for clearing house.....	37,617 83	2,833 04	40,450 87
Nickels and cents.....	646 38	336 40	982 78
Specie.....	102,341 05	46,505 30	148,846 35
U. S. and National bank notes.....	90,833 25	26,072 00	116,905 25
Redemption fund with U. S. treasurer (5 per cent. of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent. re- demption fund.....			
Totals.....	\$3,110,226 86	\$866,824 89	\$3,977,051 75
Liabilities.			
Capital stock paid in.....	\$350,000 00	\$100,000 00	\$450,000 00
Surplus fund.....	145,000 00	20,188 20	165,188 20
Undivided profits less expenses and taxes paid.....	77,665 24	18,526 79	96,192 03
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....			
Commercial deposits.....	1,055,411 84	703,109 90	1,758,521 74
Savings deposits.....	1,463,882 16		1,463,882 16
United States deposits.....			
Due to banks and bankers.....	18,267 62		18,267 62
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$3,110,226 86	\$866,824 89	\$3,977,051 75

MARQUETTE.

Abstracts of the published reports of the one State and two national banks in the city of Marquette as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of 1 State bank.	Report of 2 national banks	Total
Loans and discounts.....	\$552,582 57	\$1,251,677 15	\$1,804,259 72
Stocks, bonds and mortgages.....	114,773 91	100,383 84	275,157 25
Overdrafts.....	773 72	254 99	1,028 71
U. S. bonds to secure circulation.....		175,000 00	175,000 00
U. S. bonds to secure U. S. deposits.....		62,500 00	62,500 00
U. S. bonds on hand.....			
Premiums paid.....		8,150 00	8,150 00
Banking house, furniture and fixtures.....	62,692 60	77,071 23	139,763 83
Other real estate.....	5,311 05	5,632 96	10,944 01
Due from other banks and bankers.....	852 09	55,989 46	56,841 55
Due from banks in reserve cities.....	144,730 88	342,187 90	486,918 78
Checks and other cash items.....	303 50	13,382 29	13,685 79
Exchanges for clearing house.....	15,988 88		15,988 88
Nickels and cents.....	11 01	355 43	366 44
Specie.....	19,788 15	92,064 14	111,852 29
U. S. and National bank notes.....	7,892 00	28,949 00	36,841 00
Redemption fund with the U. S. treasurer (5 per cent. of circulation).....		8,750 00	8,750 00
Due from U. S. treasurer, other than 5 per cent. redemption fund.....			
Totals.....	\$925,700 36	\$2,282,347 89	\$3,208,048 25
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	10,000 00	50,000 00	60,000 00
Undivided profits less expenses and taxes paid.....	10,753 01	35,846 90	46,599 91
National bank notes outstanding.....		175,000 00	175,000 00
Dividends unpaid.....		30 00	30 00
Commercial deposits.....	487,230 34	1,591,099 24	2,078,329 58
Savings deposits.....	301,384 00		301,384 00
United States deposits.....		62,500 00	62,500 00
Due to banks and bankers.....	16,333 01	66,871 75	83,204 76
Notes and bills rediscounted.....			
Bills payable.....		51,000 00	51,000 00
Liabilities other than those above stated.....			
Totals.....	\$925,700 36	\$2,282,347 89	\$3,208,048 25

ADRIAN:

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of four state banks.
Loans and discounts.....	\$998,889 90
Stocks, bonds and mortgages.....	1,489,395 76
Overdrafts.....	504 88
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	
Premiums paid.....	218 67
Banking house, furniture and fixtures.....	42,134 40
Other real estate.....	2,878 59
Due from other banks and bankers.....	4,105 35
Due from banks in reserve cities.....	285,986 06
Checks and other cash items.....	4,586 86
Exchanges for clearing house.....	845 51
Nickels and cents.....	781 99
Specie.....	33,165 60
U. S. and National bank notes.....	96,152 00
Redemption fund with U. S. treasurer (5 per cent. of circulation).....	
Due from U. S. treasurer, other than 5 per cent. redemption fund.....	
Totals.....	\$2,959,140 51
Liabilities.	
Capital stock paid in.....	\$25,000 00
Surplus fund.....	57,300 00
Undivided profits less expenses and taxes paid.....	51,808 99
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	492,979 44
Savings deposits.....	2,027,665 22
Cashier's checks outstanding.....	
United States deposits.....	
Due to banks and bankers.....	4,386 86
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$2,959,140 51

STATE BANKING DEPARTMENT.

MUSKEGON.

Abstracts of the published reports of the one State and three national banks in the city of Muskegon, as made to the commissioner of the Banking Department, November 25, 1902.

Resources.	Report of one state bank.	Report of Three national banks.	Total.
Loans and discounts.....	\$239,365 43	\$1,482,843 14	\$1,722,208 57
Stocks, bonds and mortgages.....	235,625 27	71,800 00	307,425 27
Overdrafts.....	122,05	11,396 36	11,518 41
U. S. bonds to secure circulation.....		75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....	10,000 00	1,000 00	11,000 00
Banking house, furniture and fixtures.....	3,800 00	52,845 64	56,645 64
Other real estate.....	10,030 97	6,500 00	16,530 97
Due from other banks and bankers.....	283 86	17,068 55	17,352 40
Due from banks in reserve cities.....	49,289 92	221, 533 56	270,823 48
Checks and other cash items.....	476 51	15,296 68	15,773 19
Exchanges for clearing house.....	2,314 94		2,314 94
Nickels and cents.....	476 60	2,207 16	2,683 76
Specie.....	10,869 09	88,601 75	99,470 75
U. S. and National bank notes.....	16,656 00	76,505 00	93,161 00
Redemption fund with U. S. treasurer (5 per cent. of circulation).....		3,750 00	3,750 00
Due from U. S. treasurer, other than 5 per cent. redemp- tion fund.....			
Totals.....	\$579,310 54	\$2,126,347 84	\$2,705,658 38
Liabilities.			
Capital stock paid in.....	50,000 00	300,000 00	350,000 00
Surplus fund.....	9,000 00	95,000 00	104,000 00
Undivided profits less expenses and taxes paid.....	8,446 17	51,023 89	59,470 06
National bank notes outstanding.....		75,000 00	75,000 00
Dividends unpaid.....		30 00	30 00
Commercial deposits.....	84,580 79	1,588,935 83	1,673 516 62
Savings deposits.....	424,705 41		424,705 41
United States deposits.....			
Due to banks and bankers.....	2,578 17	8,358 12	10,936 29
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		8,000 00	8,000 00
Totals.....	\$579,310 54	\$2,126,347 84	\$2,705,658 38

BENTON HARBOR.

Abstract of the published reports of the two State banks in the city of Benton Harbor as made to the Commissioner of the Banking Department, November 25, 1902.

Resources.	Report of two state banks.
Loans and discounts.....	\$665,873 61
Stocks, bonds and mortgages.....	148,715 31
Overdrafts.....	663 23
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	14,700 00
Premiums paid.....	1,364 84
Banking house, furniture and fixtures.....	16,500 00
Other real estate.....	1,800 00
Due from other banks and bankers.....	
Due from banks in reserve cities.....	468,391 87
Checks and other cash items.....	3,544 24
Exchanges for clearing house.....	
Nickels and cents.....	1,071 19
Specie.....	24,490 20
U. S. and National bank notes.....	52,899 00
Redemption fund with the U. S. treasurer (5 per cent. of circulation).....	
Due from U. S. treasurer, other than 5 per cent. redemption fund.....	
Totals.....	\$1,399,513 49
Liabilities.	
Capital stock paid in.....	\$175,000 00
Surplus fund.....	64,000 00
Undivided profits, less expenses and taxes paid.....	22,622 11
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	684,588 93
Savings deposits.....	336,966 42
United States deposits.....	
Due to banks and bankers.....	116,336 03
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$1,399,513 49

STATE BANKING DEPARTMENT.

The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
162	Adrian State Savings Bank.....	Adrian.....	November 11.....	\$90 71
89	The Commercial Savings Bank.....	Adrian.....	March 4.....	60 63
66	Lenawee County Savings Bank.....	Adrian.....	January 14.....	68 29
171	Waldby & Clay's State Bank.....	Adrian.....	March 5.....	67 54
179	Albion State Bank.....	Albion.....	March 25.....	22 39
167	Commercial and Savings Bank.....	Albion.....	May 15.....	23 99
233	First State Bank of Alma.....	Alma.....	October 14.....	24 51
232	The Alma State Savings Bank.....	Alma.....	November 13.....	13 54
169	Alpena County Savings Bank.....	Alpena.....	April 30.....	47 80
48	Ann Arbor Savings Bank.....	Ann Arbor.....	April 7.....	187 96
26	Farmers and Mechanics' Bank.....	Ann Arbor.....	August 25.....	85 95
144	State Savings Bank.....	Ann Arbor.....	August 18.....	67 42
228	Armada Savings Bank.....	Armada.....	April 7.....	20 14
213	Athens State and Savings Bank.....	Athens.....	May 9.....	10 00
236	State Bank of Frank W. Hubbard & Co....	Bad Axe.....	June 6.....	17 42
237	State Savings Bank of Bad Axe.....	Bad Axe.....	June 7.....	12 34
62	West Michigan Savings Bank.....	Bangor.....	March 13.....	22 77
93	City Bank.....	Battle Creek.....	September 15.....	160 67
178	Merchants' Savings Bank.....	Battle Creek.....	July 1.....	60 41
63	Bay City Bank.....	Bay City.....	August 6.....	199 33
43	Bay County Savings Bank.....	Bay City.....	March 24.....	81 59
30	Commercial Bank.....	Bay City.....	March 25.....	60 91
2	Beldings Savings Bank.....	Belding.....	October 6.....	20 19
159	People's Savings Bank.....	Belding.....	October 7.....	28 60
219	Benton Harbor State Bank.....	Benton Harbor.....	June 30.....	27 09
76	Farmers & Merchants' Bank.....	Benton Harbor.....	August 25.....	117 72
259	Big Rapids Savings Bank.....	Big Rapids.....	November 18.....	10 70
248	Citizens' State Bank.....	Big Rapids.....	November 17.....	33 74
163	Blissfield State Bank.....	Blissfield.....	May 15.....	29 57
221	Jipson-Carter State Bank.....	Blissfield.....	July 15.....	28 98
256	Boyne City State Bank.....	Boyne City.....	July 10.....	10 00
187	First State Savings Bank.....	Breckenridge.....	May 13.....	10 32
216	Brown City Savings Bank.....	Brown City.....	June 10.....	13 31
253	Citizens' State Savings Bank.....	Brown City.....	June 10.....	13 47
212	Burr Oak State Bank.....	Burr Oak.....	July 9.....	10 00
181	Cadillac State Bank.....	Cadillac.....	July 22.....	69 13
261	People's Savings Bank.....	Cadillac.....	November 19.....	10 00
87	Merchants and Miners' Bank.....	Calumet.....	August 12.....	127 56
208	Capac Savings Bank.....	Capac.....	April 8.....	11 75

REPORT OF THE COMMISSIONER.

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Lists of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
72	State Bank of Carson City.....	Carson City.....	May 20.....	21 32
234	Exchange State Bank.....	Carsonville.....	June 4.....	10 00
180	State Bank of Carsonville.....	Carsonville.....	June 4.....	14 21
218	Eaton County Savings Bank.....	Charlotte.....	June 9.....	10 66
67	Chelsea Savings Bank.....	Chelsea.....	July 10.....	40 99
208	The Kempf Commercial and Savings bank	Chelsea.....	May 13.....	87 31
236	The Chesaning State Bank.....	Chesaning.....	October 13.....	21 89
118	Clare County Savings Bank.....	Clare.....	July 15.....	19 38
267	E. Jossman State Bank.....	Clarkston.....	December 1.....	10 00
104	Branch County Savings Bank.....	Coldwater.....	June 9.....	48 67
32	Farmers' State Bank.....	Concord.....	May 6.....	15 34
174	Commercial State Bank.....	Constantine.....	November 10.....	19 65
173	First State Bank.....	Constantine.....	September 8.....	15 36
183	Sanilac County State Bank.....	Croswell.....	June 2.....	19 89
182	State Bank of Croswell.....	Croswell.....	June 3.....	12 32
176	Davison State Bank.....	Davison.....	May 7.....	11 37
102	First State Bank.....	Decatur.....	February 27.....	12 31
196	Farmers' State Bank of Deckerville.....	Deckerville.....	June 5.....	14 62
195	State Bank of Deckerville.....	Deckerville.....	June 5.....	10 00
210	Delray Savings Bank.....	Delray.....	April 28.....	21 70
73	Central Savings Bank.....	Detroit.....	January 6.....	79 68
82	Citizens' Savings Bank.....	Detroit.....	September 8.....	167 57
47	Detroit Savings Bank.....	Detroit.....	May 19.....	807 11
....	Detroit Trust Company.....	Detroit.....	December 16.....	346 96
....	Detroit United Bank (Limited).....	Detroit.....	December 4.....	20 82
9	Dime Savings Bank.....	Detroit.....	September 29.....	339 52
5	German-American Bank.....	Detroit.....	January 29.....	142 25
90	Home Savings Bank.....	Detroit.....	March 17.....	300 99
94	Marine Savings Bank.....	Detroit.....	July 31.....	80 98
161	McLellan & Anderson Savings Bank.....	Detroit.....	January 9.....	91 84
81	Michigan Savings Bank.....	Detroit.....	February 3.....	195 71
15	Peninsular Savings Bank.....	Detroit.....	September 2.....	454 23
52	People's Savings Bank.....	Detroit.....	October 20.....	1,043 35
7	State Savings Bank.....	Detroit.....	April 14.....	1,369 62
....	Union Trust Company.....	Detroit.....	October 12.....	800 34
6	Wayne County Savings Bank.....	Detroit.....	June 16.....	1,139 36
157	Dexter Savings Bank.....	Dexter.....	May 12.....	16 06
28	City Bank.....	Dowagiac.....	February 24.....	30 83
142	Monroe County Bank.....	Dundee.....	September 15.....	13 73
124	Shlawassee County Bank.....	Durand.....	September 9.....	17 53

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
238	State Bank of East Jordan.....	East Jordan	August 27.....	\$10 00
53	Michigan State Bank.....	Eaton Rapids.....	August 20.....	24 40
193	Edmore State Bank.....	Edmore.....	June 5.....	10 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	August 1.....	13 71
152	First State Savings Bank.....	Evart.....	July 16.....	23 34
215	Old State Bank.....	Fennville.....	March 31.....	10 00
209	Commercial Savings Bank of Fenton.....	Fenton.....	May 13.....	16 09
101	Citizens' Commercial and Savings Bank..	Flint.....	March 10.....	77 62
23	Genesee County Savings Bank	Flint.....	March 31.....	126 09
165	Union Trust and Savings Bank.....	Flint	March 12.....	126 09
126	First State and Savings Bank.....	Flushing.....	May 5.....	23 82
223	People's State Bank	Flushing.....	May 16.....	12 71
141	State Savings Bank of Fowler.....	Fowler.....	October 13.....	18 96
229	Benzie County State Savings Bank.....	Frankfort.....	September 15.....	11 61
153	Gaylord State Savings Bank.....	Gaylord.....	August 25.....	19 43
249	Grand Haven State Bank.....	Grand Haven.....	May 14.....	10 00
61	Grand Rapids Savings Bank.....	Grand Rapids.....	February 17.....	195 54
65	Kent County Savings Bank.....	Grand Rapids.....	April 28.....	242 29
	Michigan Trust Company	Grand Rapids.....	September 22.....	110 03
108	People's Savings Bank.....	Grand Rapids.....	March 3.....	202 47
139	State Bank of Michigan.....	Grand Rapids.....	September 22.....	255 51
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	May 12.....	17 27
263	Commercial State Savings Bank.....	Greenville.....	December 10.....	10 00
188	Greenville State Bank.....	Greenville.....	April 2.....	37 38
95	Superior Savings Bank.....	Hancock.....	August 14.....	79 24
	Superior Trust Company.....	Hancock.....	July 21.....	10 00
254	Huron County Savings Bank.....	Harbor Beach.....	June 6.....	12 63
50	Oceana County Savings Bank.....	Hart.....	June 2.....	17 53
11	Hastings City Bank.....	Hastings.....	October 11.....	30 24
260	First State Savings Bank.....	Hillsdale.....	November 11.....	13 68
78	Hillsdale Savings Bank.....	Hillsdale.....	November 17.....	51 00
56	First State Bank of Holland.....	Holland.....	March 10.....	85 67
91	Holland City State Bank.....	Holland.....	July 24.....	61 26
262	Citizens' Savings Bank.....	Holly.....	November 5.....	10 00
106	First State and Savings Bank.....	Holly.....	May 8.....	32 30
255	Calhoun State Bank.....	Homer.....	June 12.....	10 00
109	First State and Savings Bank.....	Howell.....	July 22.....	17 10

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
140	Boies State Savings Bank.....	Hudson.....	September 11.....	\$43 81
143	Thompson Savings Bank.....	Hudson.....	November 11.....	80 55
24	Lapeer County Bank.....	Imlay City.....	April 8.....	36 57
58	Ionia County Savings Bank.....	Ionia.....	January 6.....	45 22
191	State Savings Bank.....	Ionia.....	January 8.....	41 70
135	Commercial Bank.....	Iron Mountain.....	August 20.....	55 07
12	Peninsula Bank.....	Ishpeming.....	August 11.....	37 27
264	Commercial State Bank.....	Ithaca.....	October 23.....	10 00
150	Ithaca Savings Bank.....	Ithaca.....	January 24.....	37 27
177	Jackson City Bank.....	Jackson.....	July 7.....	131 60
186	Jackson State Savings Bank.....	Jackson.....	March 24.....	54 23
14	Union Bank.....	Jackson.....	February 12.....	102 29
115	Grosvenor Savings Bank.....	Jonesville.....	August 19.....	24 71
147	Home Savings Bank.....	Kalamazoo.....	February 10.....	57 87
1	Kalamazoo Savings Bank.....	Kalamazoo.....	August 27.....	100 97
257	Kalkaska County State and Savings Bank	Kalkaska.....	July 21.....	10 00
41	Lake Odessa Savings Bank.....	Lake Odessa.....	May 5.....	15 68
133	Lansing State Savings Bank.....	Lansing.....	October 6.....	86 05
117	State Savings Bank.....	Lapeer.....	May 6.....	37 19
201	State Savings Bank of Laurium.....	Laurium.....	August 13.....	76 77
8	People's Bank.....	Lealie.....	July 23.....	10 59
184	Lexington State Bank.....	Lexington.....	June 10.....	10 00
111	Lowell State Bank.....	Lowell.....	September 25.....	20 59
239	Ludington State Bank.....	Ludington.....	July 18.....	24 00
130	Antrim County State Savings Bank.....	Mancelona.....	July 18.....	16 28
242	People's Bank of Manchester.....	Manchester.....	July 24.....	21 53
172	Union Savings Bank.....	Manchester.....	September 16.....	32 24
116	Manistee County Savings Bank.....	Manistee.....	July 15.....	58 49
21	Manistique Bank.....	Manistique.....	August 19.....	38 39
122	Marine Savings Bank.....	Marine City.....	July 21.....	44 57
252	Commercial State Bank.....	Marlette.....	June 7.....	11 91
246	Marlette State Bank.....	Marlette.....	November 17.....	18 51
100	Marquette County Savings Bank.....	Marquette.....	August 8.....	73 66
137	Commercial Savings Bank.....	Marshall.....	March 28.....	66 33
198	G. W. Jones' Exchange Bank.....	Marcellus.....	July 22.....	17 79
22	Farmers' Bank.....	Mason.....	May 14.....	19 06
107	First State and Savings Bank.....	Mason.....	June 12.....	15 77

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
168	First State Bank	Mendon	January 28.....	\$15 94
113	State Bank of Middleville.....	Middleville.....	March 13.....	13 26
97	Midland County Savings Bank.....	Midland	May 14.....	22 86
77	Farmers and Merchants' Bank.....	Milan	July 14.....	23 81
202	Wakefield State Bank	Morenci.....	May 14.....	40 23
222	Citizens' Savings Bank.....	Mt. Clemens.....	October 8.....	30 13
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	June 30.....	114 06
158	Ullrich Savings Bank.....	Mt. Clemens.....	March 31.....	60 06
170	Exchange Savings Bank.....	Mt. Pleasant.....	February 24.....	23 53
189	Munising State Bank.....	Munising	August 10.....	20 33
60	Muskegon Savings Bank	Muskegon	May 26.....	54 64
19	Farmers and Merchants' Bank.....	Nashville	October 14.....	22 49
245	New Haven Savings Bank.....	New Haven.....	April 3.....	10 00
240	Niles City Bank.....	Niles.....	April 11.....	10 57
36	Pioneer Bank.....	North Branch	August 11.....	24 07
145	Northville State Savings Bank.....	Northville	May 5.....	18 88
230	The State Bank of Norway	Norway.....	August 18.....	16 30
214	State Bank of Ontonagon.....	Ontonagon.....	August 18.....	12 23
190	Orion State Bank.....	Orion.....	June 4.....	18 04
199	State Savings Bank.....	Ovid.....	September 8.....	15 93
185	Citizens' Savings Bank.....	Owosso.....	May 19.....	29 50
112	Owosso Savings Bank.....	Owosso.....	October 14.....	39 46
34	Oxford Savings Bank.....	Oxford.....	June 2.....	35 77
59	Paw Paw Savings Bank.....	Paw Paw	April 8.....	16 73
247	State Savings Bank of Peck.....	Peck	June 3.....	10 00
132	State Bank of Perry.....	Perry.....	May 8.....	10 00
119	First State Bank.....	Petoskey.....	July 8.....	29 24
99	Plymouth Savings Bank.....	Plymouth	January 24.....	36 49
146	First Commercial Bank	Pontiac	January 27.....	112 75
149	Oakland County Savings Bank.....	Pontiac	November 10.....	52 49
211	Pontiac Savings Bank.....	Pontiac	October 30.....	64 98
75	Commercial Bank	Port Huron.....	August 12.....	136 57
49	Port Huron Savings Bank.....	Port Huron.....	July 15.....	47 69
98	St. Clair County Savings Bank	Port Huron.....	November 17.....	106 80
	The United Home Protectors' Fraternity	Port Huron.....	December 15.....	30 00
217	Quincy State Bank.....	Quincy.....	July 31.....	12 34
69	State Bank of Reading.....	Reading.....	August 18.....	16 78

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
206	Macomb County Savings Bank.....	Richmond (Lenox P. O.).....	April 3.....	\$22 39
224	Rochester Savings Bank.....	Rochester.....	April 3.....	16 91
194	Romeo Savings Bank.....	Romeo.....	July 23.....	59 12
26	Bank of Saginaw.....	Saginaw.....	August 4.....	267 07
38	People's Savings Bank of East Saginaw..	Saginaw.....	February 24.....	74 69
84	Saginaw County Savings Bank.....	Saginaw.....	February 26.....	67 94
44	Savings Bank of East Saginaw.....	Saginaw.....	January 21.....	264 65
29	Commercial and Savings Bank.....	Saint Clair.....	July 18.....	33 48
39	Clinton County Savings Bank.....	Saint Johns.....	January 15.....	39 16
45	State Bank of St. Johns.....	Saint Johns.....	January 13.....	36 72
31	Union Banking Company.....	Saint Joseph.....	August 25.....	42 49
42	Commercial Savings Bank.....	Saint Louis.....	January 20.....	20 81
197	Gratiot County State Bank.....	Saint Louis.....	January 22.....	14 26
265	The Citizens' Bank.....	Saline.....	November 3.....	10 00
231	State Bank of Sanilac Centre.....	Sanilac Centre.....	June 4.....	10 00
200	Truman Moss State Bank.....	Sanilac Centre.....	June 4.....	10 00
225	Saranac State Bank.....	Saranac.....	February 27.....	12 55
269	Central Savings Bank.....	Sault Ste. Marie.....	December 2.....	10 00
268	Chippewa County Savings Bank.....	Sault Ste. Marie.....	December 2.....	10 00
54	Sault Savings Bank.....	Sault Ste. Marie.....	August 5.....	85 84
251	Sebewaing State Bank.....	Sebewaing.....	June 7.....	10 27
204	State Savings Bank of Scottville.....	Scottville.....	July 17.....	10 00
175	Commercial State Bank.....	Shepherd.....	February 26.....	13 86
148	Citizens' State Bank.....	South Haven.....	April 9.....	32 73
71	First State Bank.....	South Haven.....	May 5.....	40 20
207	Sparta State Bank.....	Sparta.....	April 1.....	12 02
243	State Savings Bank.....	Stanton.....	October 8.....	11 09
270	Bank of Stephenson.....	Stephenson.....	December 5.....	10 00
134	Citizens' State Bank.....	Sturgis.....	August 21.....	29 17
151	Lilley State Bank.....	Tecumseh.....	May 8.....	23 13
156	Tecumseh State Savings Bank.....	Tecumseh.....	September 16.....	16 83
258	First State Bank.....	Tekonsha.....	September 10.....	10 00
130	First State Savings Bank.....	Three Rivers.....	January 29.....	40 68
206	People's Savings Bank.....	Traverse City.....	November 25.....	10 00
138	Traverse City.....	Traverse City.....	September 23.....	141 01
241	Bank of Vassar.....	Vassar.....	May 12.....	16 20

STATE BANKING DEPARTMENT.

List of banks examined.—Concluded.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
192	State Savings Bank.....	Vassar.....	June 9.....	\$23 41
106	Wayne Savings Bank	Wayne.....	October 8.....	43 22
96	Lumberman's State Bank.....	West Bay City	September 18.....	33 27
17	People's Savings Bank.....	West Bay City	September 15.....	36 63
250	Whitehall State Bank.....	Whitehall.....	June 4.....	10 00
3	State Bank of White Pigeon.....	White Pigeon.....	May 27	22 14
35	Williamston State Bank	Williamston.....	June 10.....	26 18
166	First Commercial and Savings Bank	Wyandotte.....	June 24.....	21 80
64	Wyandotte Savings Bank.....	Wyandotte.....	May 6	62 31
227	Yale State Bank	Yale.....	June 11.....	13 06
86	Ypsilanti Savings Bank	Ypsilanti.....	August 20.....	86 70
226	Zeeland State Bank.....	Zeeland	February 21.....	36 47

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES
AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT
FEBRUARY 25, APRIL 30, SEPTEMBER 15 AND
NOVEMBER 25, 1902.

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*; R. H. WATTS, *Assistant Cashier*; CHARLES H. WHITNEY, *Auditor*.

DIRECTORS.—Richard A. Watts, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$369,923 52	\$450,337 65	\$376,007 58	\$386,347 46
Bonds, mortgages and securities.....	211,915 41	226,302 16	278,916 66	296,279 06
Premiums paid on bonds.....				
Overdrafts	1,282 73	629 59	93 81	162 83
Banking house				
Furniture and fixtures.....	3,134 40	3,134 40	3,134 40	3,134 40
Other real estate.....	1,987 87	1,987 87	1,937 87	
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	96,968 88	99,408 96	120,294 41	81,838 76
Exchange for clearing house.....		218 71	58 21	314 15
U. S. and National bank currency.....	21,265 00	21,272 00	17,898 06	23,416 00
Gold coin	6,142 50	9,735 00	11,270 00	12,062 50
Silver coin	1,926 25	2,156 85	1,726 20	1,575 86
Nickels and cents.....	17 19	19 57	127 62	135 82
Checks, cash items and internal revenue account	249 39	4,620 97	965 71	3,428 97
Totals	\$713,763 14	\$819,773 73	\$812,525 47	\$807,695 80
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund	10,000 00	10,000 00	10,500 00	10,500 00
Undivided profits, less current expenses, interest and taxes paid.....	21,355 39	21,821 64	20,424 32	25,686 26
Dividends unpaid				
Commercial deposits subject to check.....	161,992 01	197,837 22	183,023 78	165,320 59
Commercial certificates of deposit.....		38,393 09	36,367 23	29,750 26
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	420,669 37	491,721 78	502,210 14	516,439 70
Savings certificates of deposit.....	39,736 37			
Notes and bills rediscounted.....				
Bills payable				
Totals	\$713,763 14	\$819,773 73	\$812,525 47	\$807,695 80

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

C. B. MILLER, *President*; D. METCALF, *Vice President*; E. N. SMITH, *Cashier*.DIRECTORS.—A. H. Wood, C. B. Miller, A. Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword,
R. A. Kaiser, C. G. Hart, E. L. Baker.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$206,887 90	\$215,713 53	\$203,710 56	\$228,470 49
Bonds, mortgages and securities.....	301,643 76	287,948 71	317,059 33	339,184 33
Premiums paid on bonds.....				
Overdrafts	1,522 83	567 77	1,428 35	342 00
Banking house	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....	7,640 52	2,853 48	2,853 48	2,853 48
Due from other banks and bankers (not reserve cities).....	2,024 28	1,360 87	1,235 87	.....
Due from United States treasurer.....				2,300 00
United States bonds.....				
Due from banks in reserve cities.....	41,086 24	88,725 78	109,584 26	54,464 22
Exchange for clearing house.....	34 02	98 41	477 65	77 00
U. S. and National bank currency.....	16,117 00	15,782 00	23,356 00	21,198 00
Gold coin	4,882 00	3,747 00	4,224 50	4,117 00
Silver coin	2,278 00	1,839 00	3,317 00	3,276 00
Nickels and cents.....	328 72	293 13	416 65	327 46
Checks, cash items and internal revenue account	314 57	291 94	418 84	20 30
Totals	\$603,209 84	\$637,746 62	\$686,582 49	\$675,130 28
Liabilities.				
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,424 31	6,825 23	5,235 42	7,776 76
Dividends unpaid				
Commercial deposits subject to check.....	90,935 61	101,075 29	133,774 06	125,529 43
Commercial certificates of deposit.....	13,158 64	18,757 04	10,294 87	9,032 25
Due to banks and bankers.....	2,300 01	772 41	1,536 89	427 36
Certified checks	100 00	362 81	200 00	100 00
Cashier's checks outstanding.....	10 00			
Savings deposits	363,281 27	377,953 84	403,541 25	400,264 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$603,209 84	\$637,746 62	\$686,582 49	\$675,130 28

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN

Organized December 16, 1869.

JOSEPH R. BENNETT, *President*; DELOS M. BAKER, *Vice President*; HERMAN V. C. HART, *Cashier*; CLINTON D. HARDY, *Assistant Cashier*.

DIRECTORS.—Joseph R. Bennett, Clinton D. Hardy, Herman V. C. Hart, Delos M. Baker, Warren J. Parker, Lester H. Salisbury, C. E. Weaver, H. L. Larwill, R. Alfred Bury, Jr.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$120,735 49	\$136,803 38	\$94,335 68	\$116,265 83
Bonds, mortgages and securities.....	478,083 89	425,466 34	518,864 11	513,017 37
Premiums paid on bonds.....	81 50	86 50	518 19	213 67
Overdrafts				
Banking house				
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	279 18	279 18	63 91	25 11
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	49,392 78	123,648 57	97,668 79	76,680 62
Exchange for clearing house.....				
U. S. and National bank currency.....	14,693 00	15,522 00	21,195 00	18,923 00
Gold coin	7,260 00	7,332 50	8,357 50	8,239 50
Silver coin	1,681 05	2,162 60	663 25	1,312 40
Nickels and cents.....	4 26	3 91	3 25	4 40
Checks, cash items and internal revenue account	1,273 92	408 74	1,012 10	932 62
Totals	\$675,965 07	\$713,203 72	\$744,680 78	\$737,114 53
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,794 50	2,456 87	3,308 19	5,311 93
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....	139 07	600 00	200 00	52 75
Certified checks				
Cashier's checks outstanding.....	3,703 65	190 51	230 81	1,145 81
Savings deposits	548,347 86	589,966 34	620,893 78	610,604 08
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$675,965 07	\$713,203 72	\$744,680 78	\$737,114 53

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Manager*;
 RIAL CLAY, *Cashier*; GEO. N. JONES, *Assistant Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland,
 Wm. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$201,411 83	\$191,277 58	\$228,466 26	\$267,806 12
Bonds, mortgages and securities.....	346,086 50	368,396 50	370,782 50	341,915 00
Premiums paid on bonds.....				
Overdrafts	1 65	80 74	68 76	
Banking house	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....				
Other real estate, Due from other banks and bankers (not reserve cities).....	764 58	929 18	829 11	1,806 35
United States bonds.....				
Due from banks in reserve cities.....	74,689 80	97,217 35	66,770 25	74,002 45
Exchange for clearing house.....				454 36
U. S. and National bank currency.....	28,751 00	28,063 00	29,840 00	32,615 00
Gold coin			265 00	560 00
Silver coin	1,597 85	857 05	2,437 45	2,022 35
Nickels and cents.....	157 17	147 53	173 16	314 31
Checks, cash items and internal revenue account	3,788 08	398 64	336 28	204 97
Totals	\$675,198 46	\$696,357 57	\$717,968 77	\$739,199 91
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund	4,500 00	4,500 00	4,800 00	4,800 00
Undivided profits, less current expenses, interest and taxes paid.....	1,424 33	5,257 02	4,961 86	13,036 03
Dividends unpaid				
Commercial deposits subject to check.....	149,148 15	143,574 45	143,751 10	150,758 39
Commercial certificates of deposit.....	7,421 28	8,772 27	6,600 97	11,342 71
Due to banks and bankers.....	523 96	2,603 15	2,621 97	3,906 75
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	457,180 74	475,650 68	500,232 87	500,357 01
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$675,198 46	\$696,357 57	\$717,968 77	\$739,199 91

STATE BANKS OF MICHIGAN.

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No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; WARREN S. KESSLER, *Vice President*; DAVID A. GARFIELD, *Cashier*.

DIRECTORS.—Warren S. Kessler, Merritt O. Shepard, Augustus J. Gale, Seymour Y. Hill, David A. Garfield, Eugene P. Robertson, Wm. H. Rodenbach, George W. Schneider, George Ingersoll.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$95,711 90	\$95,809 47	\$104,684 28	\$112,760 80
Bonds, mortgages and securities.....	95,131 29	94,602 29	97,512 40	83,626 59
Premiums paid on bonds.....				
Overdrafts	1,745 41	6,937 20	2,128 58	2,671 38
Banking house				
Furniture and fixtures.....	1,203 82	1,203 82	1,224 32	1,224 32
Other real estate.....			657 24	5,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	25,039 79	25,876 71	21,285 11	27,862 47
Exchange for clearing house.....	867 03	1,186 80	704 28	187 50
U. S. and National bank currency.....	5,904 00	7,140 00	4,535 00	6,124 00
Gold coin	565 00	2,860 00	3,160 00	3,160 00
Silver coin	972 75	1,255 65	848 20	714 15
Nickels and cents.....	134 57	90 55	95 96	65 44
Checks, cash items and internal revenue account	760 08	598 01	982 58	835 34
Totals	\$228,035 64	\$237,560 50	\$237,817 95	\$244,231 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,870 10	3,118 30	5,395 08	7,030 85
Dividends unpaid	25 00			
Commercial deposits subject to check.....	45,222 82	45,937 01	38,347 99	48,336 44
Commercial certificates of deposit.....	30,779 17	22,468 47	23,102 54	22,456 97
Due to banks and bankers.....	109 54		861 95	1,298 18
Certified checks			200 00	200 00
Cashier's checks outstanding.....				
Savings deposits	92,019 01	108,016 72	111,910 39	106,909 55
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$228,035 64	\$237,560 50	\$237,817 95	\$244,231 99

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; CHARLES G. BIGELOW, *Cashier*.

DIRECTORS.—S. B. Allen, Edward Sutton, L. J. Wolcott, Samuel Dickie, John Johnson, Frank E. Palmer, John G. Brown, Washington Gardner, Chas. G. Bigelow.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$116,107 36	\$117,241 30	\$112,519 04	\$104,877 43
Bonds, mortgages and securities.....	47,720 27	47,986 71	70,811 71	71,696 71
Premiums paid on bonds.....			1,136 50	1,136 50
Overdrafts	4,422 25	1,168 62	216 51	2,977 72
Banking house	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	1,950 00	1,950 00	1,950 00	1,950 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	2,000 00	2,000 00	2,000 00	
Due from banks in reserve cities.....	37,744 44	42,721 68	30,591 46	34,486 67
Exchange for clearing house.....				
U. S. and National bank currency.....	4,568 00	5,517 00	4,750 00	5,541 00
Gold coin	7,040 00	7,740 00	6,606 00	6,376 00
Silver coin	1,078 00	506 65	1,381 20	873 75
Nickels and cents.....	339 73	324 62	201 17	366 38
Checks, cash items and internal revenue account	333 08	774 75	1,135 52	792 14
Totals	\$228,708 13	\$233,331 33	\$238,698 11	\$236,471 30
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	4,800 00	4,800 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	150 36	1,392 56	1,907 70	2,803 20
Dividends unpaid	30 00	30 00	60 00	60 00
Commercial deposits subject to check.....	52,008 15	51,184 31	46,054 53	47,311 74
Commercial certificates of deposit.....	27,402 05	21,597 00	24,065 61	25,594 54
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	106,312 57	119,327 46	126,610 27	120,701 82
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$228,708 13	\$233,331 33	\$238,698 11	\$236,471 30

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

A. W. WRIGHT, *President*; W. S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*;
CHARLES O. WARD, *Assistant Cashier*.

DIRECTORS.—A. W. Wright, W. S. Turck, G. S. Ward, L. A. Sharp, Ely Brewbaker.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$135,356 66	\$125,205 15	\$155,385 88	\$143,648 70
Bonds, mortgages and securities.....	49,488 64	52,287 36	57,363 96	57,958 96
Premiums paid on bonds.....				
Overdrafts	41 37	315 69		279 80
Banking house				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	276 51	175 32	283 37	189 84
United States bonds.....				
Due from banks in reserve cities.....	68,654 48	81,738 30	23,156 84	43,738 19
Exchange for clearing house.....				
U. S. and National bank currency.....	13,811 00	8,429 00	9,669 00	9,062 00
Gold coin	675 00	3,145 00	675 00	1,242 50
Silver coin	1,218 00	1,385 80	914 75	1,307 00
Nickels and cents.....	91 14	110 57	105 12	68 92
Checks, cash items and internal revenue account	111 39	85 37	12 23	41 05
Totals	\$270,174 19	\$273,435 56	\$248,066 15	\$258,031 96
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	3,300 00	3,300 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,718 07	3,791 51	3,892 96	4,830 92
Dividends unpaid				
Commercial deposits subject to check.....	112,124 88	95,637 81	46,878 75	53,991 46
Commercial certificates of deposit.....				
Due to banks and bankers.....		187 79	150 48	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	122,031 24	140,518 45	161,143 96	165,209 58
Notes and bills rediscounted.....				
Bills payable				
Totals	\$270,174 19	\$273,435 56	\$248,066 15	\$258,031 96

STATE BANKING DEPARTMENT.

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHKE, *President*; J. HENRY LANCASHIRE, F. R. HATHAWAY, *Vice Presidents*;
GEO. W. MOORE, *Cashier*.DIRECTORS.—Wm. A. Bahlke, J. H. Lancashire, F. R. Hathaway, Jas. H. Ruel, Daniel L.
Sharrer, Lester H. Hoyt, Geo. C. Parsons.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$50,220 02	\$45,483 77	\$49,368 69	\$50,217 70
Bonds, mortgages and securities.....	19,724 32	26,781 55	28,607 80	30,197 27
Premiums paid on bonds.....				
Overdrafts	145 43	65 85	101 46	87 54
Banking house				
Furniture and fixtures.....	1,124 25	1,124 25	1,577 45	1,577 45
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	225 00	10 00	184 88	1,270 34
United States bonds.....				
Due from banks in reserve cities.....	6,027 64	11,215 72	9,473 70	17,923 79
Exchange for clearing house.....				
U. S. and National bank currency.....	3,933 00	5,502 00	6,019 00	6,456 00
Gold coin	530 00	650 00	380 00	475 00
Silver coin	996 40	1,100 00	1,596 35	1,661 80
Nickels and cents.....	94 28	98 11	91 92	131 52
Checks, cash items and internal revenue account	18 02		286 25	66 90
Totals	\$83,038 36	\$92,037 25	\$97,682 50	\$110,065 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund			1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	807 86	1,306 03	388 22	776 24
Dividends unpaid				
Commercial deposits subject to check.....	12,284 87	18,805 85	21,213 79	30,141 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	44,945 63	46,925 37	49,580 49	53,647 53
Notes and bills rediscounted.....				
Bills payable				
Totals	\$83,038 36	\$92,037 25	\$97,682 50	\$110,065 31

No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

PATRICK CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; C. B. WILLIAMS, *Cashier*; WILL A. PRINCE, *Assistant Cashier*.

DIRECTORS.—Frank C. Holmes, John Nicholson, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, Patrick Culligan, C. B. Williams, W. H. Davison, Will A. Prince.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$215,287 05	\$233,864 26	\$211,499 25	\$172,229 56
Bonds, mortgages and securities.....	148,476 01	151,469 09	179,730 47	175,849 71
Premiums paid on bonds.....				
Overdrafts	997 18	147 57	164 46	196 06
Banking house	7,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	2,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,859 65	14,850 30	1,372 98	766 82
United States bonds.....				
Due from banks in reserve cities.....	57,964 04	39,172 01	49,992 34	33,914 50
Exchange for clearing house.....	539 66	5,060 07	699 09	881 45
U. S. and National bank currency.....	15,625 00	13,811 00	10,822 00	16,187 00
Gold coin	4,800 00	3,845 00	4,710 00	5,140 00
Silver coin	1,775 00	1,892 50	1,820 00	1,711 50
Nickels and cents.....	717 75	594 02	342 35	320 00
Checks, cash items and internal revenue account	886 60	5,107 44	102 55	56 79
Totals	\$457,927 94	\$476,813 26	\$468,255 49	\$414,223 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,393 72	5,554 71	4,953 79	7,700 23
Dividends unpaid			30 00	
Commercial deposits subject to check.....	101,515 25	121,076 32	112,077 50	71,110 31
Commercial certificates of deposit.....	23,683 26	25,686 21	21,997 89	18,890 82
Due to banks and bankers.....			13,299 27	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	268,335 71	264,496 02	255,927 04	221,522 02
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				35,000 00
Totals	\$457,927 94	\$476,813 26	\$468,255 49	\$414,223 38

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHARLES E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*.

DIRECTORS.—David Rinsey, Wm. D. Harriman, Wm. Deubel, Charles H. Worden, Charles E. Hiscock, M. J. Fritz, Walter C. Mack.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$398,433 84	\$387,963 21	\$411,438 00	\$424,629 99
Bonds, mortgages and securities.....	1,000,596 80	1,077,025 75	1,112,749 95	1,133,730 41
Premiums paid on bonds.....	13,942 65	15,261 06	12,847 71	12,847 71
Overdrafts	602 05	403 21	1,322 67	1,073 11
Banking house	20,000 00	20,000 00	20,000 00	20,000 00
Furniture and fixtures.....	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate.....	64,940 78	70,940 78	73,810 54	63,791 82
Due from other banks and bankers (not reserve cities).....			715 73	
United States bonds.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities.....	160,948 75	177,389 95	144,894 46	137,172 12
Exchange for clearing house.....	556 16	3,206 26	1,954 91	802 39
U. S. and National bank currency.....	48,941 00	52,573 00	38,917 00	71,887 00
Gold coin	54,350 00	53,775 00	54,610 00	56,615 00
Silver coin	3,800 00	4,300 00	3,000 00	3,400 00
Nickels and cents.....	139 02	130 29	182 59	117 65
Checks, cash items and internal revenue account	1,892 97	832 10	277 40	848 98
Totals	\$1,787,561 34	\$1,882,197 92	\$1,895,138 28	\$1,945,333 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,058 58	29,449 52	30,124 20	39,023 50
Dividends unpaid	182 00	312 00	352 00	602 00
Commercial deposits subject to check.....	270,097 59	257,845 82	225,048 78	248,599 16
Commercial certificates of deposit.....				
Due to banks and bankers.....	25,736 91	46,926 40	42,111 16	35,748 11
Certified checks	550 00	10,018 00	400 00	2,300 00
Cashier's checks outstanding.....				
Savings deposits	1,189,002 58	1,237,719 33	1,295,678 73	1,317,213 51
Savings certificates of deposit.....	78,933 68	99,926 85	101,423 41	101,847 22
Notes and bills rediscounted.....				
Bills payable				
Totals	\$1,787,561 34	\$1,882,197 92	\$1,895,138 28	\$1,945,333 50

STATE BANKS OF MICHIGAN.

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No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; CHAS. E. GREENE, *Vice President*; FREDERICK H. BELSER, *Cashier*; H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—Wm. C. Stevens, Chas. E. Greene, Ambrose Kearney, Wm. F. Breakey, D. Fred Schairer, Reuben Kempf, Junius E. Beal, G. Frank Allmendinger, Oliver M. Martin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$391,452 08	\$361,542 96	\$382,461 99	\$374,461 08
Bonds, mortgages and securities.....	256,189 47	238,707 58	308,488 78	333,168 10
Premiums paid on bonds.....		563 00	985 00	985 00
Overdrafts	528 04	225 49	1,411 91	740 67
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....	8,707 50	10,107 50	7,357 50	4,375 00
Due from other banks and bankers (not reserve cities).....	4,153 44	7,564 37	5,883 17	2,230 61
United States bonds.....	4,160 00	4,160 00	4,660 00	4,660 00
Due from banks in reserve cities.....	65,680 44	115,834 98	64,243 46	99,326 53
Exchange for clearing house.....	840 18	2,702 77	1,135 61	1,763 19
U. S. and National bank currency.....	22,777 00	16,005 00	16,178 00	19,477 00
Gold coin	18,622 50	22,675 00	23,650 00	23,650 00
Silver coin	3,472 05	3,477 35	4,433 89	2,221 70
Nickels and cents.....	417 10	237 12	453 22	316 79
Checks, cash items and internal revenue account	744 71	962 63	251 64	125 50
Totals	\$808,894 51	\$860,765 75	\$847,594 17	\$898,541 12
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,211 88	14,150 04	15,665 13	19,236 60
Dividends unpaid			20 00	
Commercial deposits subject to check.....	156,201 89	200,808 49	153,496 32	163,318 06
Commercial certificates of deposit.....	164,114 59	155,908 27	164,455 05	177,741 46
Due to banks and bankers.....				26,946 06
Certified checks		60 00	95 57	7 50
Cashier's checks outstanding.....			603 60	1,182 40
Savings deposits	391,366 15	404,838 95	428,258 50	425,109 04
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$808,894 51	\$860,765 75	\$847,594 17	\$898,541 12

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; JNO. C. WALZ, JR., *Assistant Cashier*.

DIRECTORS.—John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold, James H. Wade, John Koch, Christian Martin, N. J. Kyer, Henry S. Carhart, V. C. Vaughan, Frank P. Glazier, Eugene F. Mills.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$280,391 44	\$306,127 32	\$283,233 86	\$319,568 97
Bonds, mortgages and securities.....	235,406 54	238,711 54	247,611 54	231,586 54
Premiums paid on bonds.....				
Overdrafts	409 01	269 95	296 73	1,859 47
Banking house		15,000 00	20,000 00	22,450 00
Furniture and fixtures.....	2,000 00	2,000 00		
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,388 47	7,250 84	7,717 45	3,463 13
United States bonds.....				
Due from banks in reserve cities.....	119,531 92	63,924 83	61,749 17	59,211 68
Exchange for clearing house.....	3,251 97	1,423 28	683 67	1,561 72
U. S. and National bank currency.....	17,858 00	21,765 00	18,873 00	19,778 00
Gold coin	15,769 80	14,602 30	13,437 50	13,875 00
Silver coin	1,435 30	1,296 90	1,479 65	1,138 50
Nickels and cents.....	175 98	322 32	311 23	194 49
Checks, cash items and internal revenue account	174 82	536 70	1,147 69	1,466 65
Totals	\$686,708 25	\$673,230 98	\$656,543 49	\$676,154 09
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,500 00	8,500 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	21,010 48	23,463 45	21,689 91	24,595 36
Dividends unpaid	15 00		30 00	
Commercial deposits subject to check.....	145,592 00	120,756 96	102,142 90	111,066 70
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	385,670 05	395,205 85	395,656 46	405,975 98
Savings certificates of deposit.....	75,915 72	75,304 72	78,024 22	75,517 10
Notes and bills rediscounted.....				
Bills payable				
Totals	\$686,703 25	\$673,230 98	\$656,543 49	\$676,154 09

STATE BANKS OF MICHIGAN.

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No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*; J. E. MACAULAY, *Cashier*.

DIRECTORS.—George H. Hebblewhite, John L. Preston, Frank E. Lathrop, Bert C. Preston, James H. McDonald.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$76,226 58	\$81,562 54	\$81,864 32	\$77,510 90
Bonds, mortgages and securities.....	75,870 00	78,070 00	72,645 00	77,345 00
Premiums paid on bonds.....				
Overdrafts	39 86	126 94	422 36	504 42
Banking house	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,723 76	557 31	681 62	
United States bonds.....				
Due from banks in reserve cities.....	12,148 23	19,569 99	15,472 19	12,963 52
Exchange for clearing house.....				
U. S. and National bank currency.....	7,487 00	7,761 00	7,004 00	4,202 00
Gold coin	1,800 00	1,245 00	2,000 00	2,000 00
Silver coin	554 30	1,328 80	1,557 50	1,083 75
Nickels and cents.....	60 39	42 72	103 25	36 86
Checks, cash items and internal revenue account			65 00	
Totals	\$181,610 07	\$196,474 30	\$187,015 24	\$181,796 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	200 00	200 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	423 80	2,217 40	1,766 88	3,496 94
Dividends unpaid				
Commercial deposits subject to check.....	23,991 63	30,270 11	17,974 34	19,574 88
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	108,236 14	109,625 19	116,297 42	109,963 58
Savings certificates of deposit.....	23,758 50	23,161 60	22,576 60	23,362 10
Notes and bills rediscounted.....				
Bills payable			3,000 00	
Totals	\$181,610 07	\$196,474 30	\$187,015 24	\$181,796 45

No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

H. MAT. DOUBLEDAY, *President*; I. E. WELLS, *Vice President*; CHAS. A. STANDIFORD, *Cashier*; E. D. ALBERTSON, *Assistant Cashier*.

DIRECTORS.—H. Mat. Doubleday, S. W. Holmes, I. E. Wells, J. F. Culp, W. M. Albertson, Chas. A. Standiford, A. H. Harrison.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$60,597 75	\$60,126 14	\$59,169 56	\$69,283 29
Bonds, mortgages and securities.....	7,923 00	10,882 00	12,369 45	16,969 45
Premiums paid on bonds.....				
Overdrafts	1,228 81	2,707 71	1,920 48	1,524 37
Banking house			3,000 00	3,000 00
Furniture and fixtures.....	500 00	500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				514 66
United States bonds.....				
Due from banks in reserve cities.....	16,714 78	17,634 51	18,400 09	9,269 08
Exchange for clearing house.....				
U. S. and National bank currency.....	500 00	1,902 00	2,507 00	1,761 00
Gold coin	1,192 50	1,467 50	2,315 00	2,100 00
Silver coin	1,006 50	597 85	777 45	718 55
Nickels and cents.....	44 69	52 45	55 45	130 04
(Checks, cash items and internal revenue account	1,064 17	681 25	218 82	1,040 72
Totals	\$90,851 20	\$96,551 41	\$102,238 30	\$107,911 26
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	3,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	574 32	955 59	460 37	949 20
Dividends unpaid				
Commercial deposits subject to check.....	20,543 70	18,465 95	18,860 00	25,725 59
Commercial certificates of deposit.....	51,738 18	59,129 87	63,912 93	62,236 47
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$90,851 20	\$96,551 41	\$102,238 30	\$107,911 26

STATE BANKS OF MICHIGAN.

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No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*; WILLARD VARTY, *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Maggie Ryan, Harry H. Simpson.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$99,289 33	\$111,292 70	\$129,731 31	\$133,100 05
Bonds, mortgages and securities.....	3,725 00	9,878 20	9,741 00	21,785 95
Premiums paid on bonds.....				
Overdrafts	241 09	273 01	556 34	899 59
Banking house	10,129 50	10,179 50	10,299 95	10,299 95
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	345 05	2,280 40	714 20	669 42
United States bonds.....				
Due from banks in reserve cities.....	24,470 90	11,533 38	17,889 45	31,532 02
Exchange for clearing house.....	805 59	1,729 85	870 06	2,739 46
U. S. and National bank currency.....	3,541 00	4,235 00	3,434 00	7,180 00
Gold coin	225 00	1,295 00	602 50	227 50
Silver coin	1,550 00	1,130 00	527 50	560 00
Nickels and cents.....	70 90	29 43	66 40	59 30
Checks, cash items and internal revenue account	427 05	1,424 59	388 25	1,565 14
Totals	\$144,820 41	\$155,341 06	\$174,771 05	\$210,539 58
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	732 58	732 58	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,220 98	1,409 25	1,275 12	3,319 74
Dividends unpaid				
Commercial deposits subject to check.....	55,394 44	63,233 97	65,402 45	97,186 09
Commercial certificates of deposit.....	57,472 46	59,935 26	73,568 48	75,533 75
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$144,820 41	\$155,341 06	\$174,771 05	\$210,539 58

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President*; A. L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
JAPHETH HIND, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin, Charles D. Thompson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$51,070 54	\$55,524 63	\$59,201 98	\$71,717 24
Bonds, mortgages and securities.....	35,650 71	34,197 71	32,414 71	29,301 71
Premiums paid on bonds.....				
Overdrafts	25 00	27 22		65 30
Banking house	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	14,685 78	13,771 11	13,974 83	22,908 34
Exchange for clearing house.....			69 40	
U. S. and National bank currency.....	3,504 00	4,567 00	2,300 00	2,792 00
Gold coin	110 00	685 00	1,050 00	1,115 00
Silver coin	351 95	292 10	295 05	105 95
Nickels and cents.....	92 40	49 18	62 86	41 69
Checks, cash items and internal revenue account	1,113 33	656 63	237 22	830 00
Totals	\$114,608 71	\$118,720 58	\$132,577 04	\$134,962 32
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	500 00	800 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,276 86	1,988 78	1,508 84	2,323 00
Dividends unpaid				
Commercial deposits subject to check.....	27,618 26	29,555 06	30,013 27	28,235 00
Commercial certificates of deposit.....	60,208 59	61,676 79	75,259 93	78,213 63
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$114,608 71	\$118,720 58	\$132,577 04	\$134,962 32

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; ALVIN CHAPMAN, *Vice President*.DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Emma C. McNitt.
W. S. Charles, Wm. Chapman, Olla DeHaven.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$85,298 53	\$74,547 04	\$77,426 21	\$69,961 63
Bonds, mortgages and securities.....	98,559 00	94,428 54	94,088 14	121,024 94
Premiums paid on bonds.....	159 88	164 88	164 88	164 88
Overdrafts	396 46	466 99	716 31	2,405 72
Banking house				
Furniture and fixtures.....	200 00	200 00	200 00	200 00
Other real estate.....	785 00	785 00	685 00	1,454 40
Due from other banks and bankers (not reserve cities).....				14,721 80
United States bonds.....				
Due from banks in reserve cities.....	50,901 06	46,605 12	65,625 54	54,247 74
Exchange for clearing house.....	533 33	500 00	3,844 02	183 30
U. S. and National bank currency.....	5,194 00	3,348 00	3,871 00	5,594 00
Gold coin	3,332 00	714 50	2,459 50	1,437 00
Silver coin	2,835 70	2,310 00	2,602 50	3,188 50
Nickels and cents.....	74 16	120 83	93 48	181 86
Checks, cash items and internal revenue account				
Totals	\$229,269 81	\$224,190 90	\$251,726 58	\$274,825 77
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	3,350 00	3,350 00	3,550 00	3,550 00
Undivided profits, less current expenses, interest and taxes paid.....	2,479 87	2,502 64	2,806 12	3,825 56
Dividends unpaid				
Commercial deposits subject to check.....	55,486 13	53,086 73	75,124 16	75,934 53
Commercial certificates of deposit.....	3,964 13	1,511 25	8,279 53	15,069 96
Due to banks and bankers.....	163 33			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	10,021 58	12,944 85	13,608 35	15,147 98
Savings certificates of deposit.....	128,804 77	125,795 43	123,358 42	136,297 74
Notes and bills rediscounted.....				
Bills payable				
Totals	\$229,269 81	\$224,190 90	\$251,726 58	\$274,825 77

STATE BANKING DEPARTMENT.

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; FREDERICK A. ALLWARDT, *Cashier*.DIRECTORS.—Willard H. Eldred, F. R. Kingman, Nelson Eldred, Howard Morley,
F. M. Wadlergh.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,020,367 98	\$1,049,304 62	\$1,134,029 81	\$1,106,749 02
Bonds, mortgages and securities.....	241,065 87	248,028 87	271,463 25	264,148 25
Premiums paid on bonds.....				
Overdrafts	10,273 61	5,751 07	11,367 68	55,979 62
Banking house				
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	2,500 00	2,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	4,280 36	7,277 10	1,008 04	1,235 18
Current expenses and interest paid.....		11,794 99		10,051 50
United States bonds.....				
Due from banks in reserve cities.....	167,542 09	284,802 76	181,879 03	42,677 78
Exchange for clearing house.....				
U. S. and National bank currency.....	33,947 00	39,326 00	16,430 00	39,579 00
Gold coin	25,185 00	21,100 00	19,647 50	13,017 50
Silver coin	1,517 65	1,445 20	862 50	4,080 55
Nickels and cents.....	90 75	195 11	59 99	297 37
Checks, cash items and internal revenue account	3,194 40	6,174 62	14,909 19	28,287 49
Totals	\$1,512,464 71	\$1,680,200 34	\$1,605,656 99	\$1,570,063 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	35,000 00	55,000 00	55,000 00	55,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,123 39	7,203 57	3,351 81	8,581 34
Dividends unpaid				
Commercial deposits subject to check.....	303,698 16	398,319 65	328,118 88	296,385 26
Commercial certificates of deposit.....	69,771 11	81,308 66	38,273 34	37,036 23
Due to banks and bankers.....	3,177 87	813 02	664 90	3,220 17
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	1,047,694 18	1,087,560 44	1,180,213 56	1,119,930 26
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$1,512,464 71	\$1,680,200 34	\$1,605,656 99	\$1,570,063 26

No. 178.

MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

FRANK TURNER, *President*; AMBROSE M. MINTY, *Vice President*; SCOTT FIELD, *Cashier*; H. A. ROWLES, *Assistant Cashier*.

DIRECTORS.—Scott Field, A. M. Minty, Frank Turner, Isaac Amberg, Arthur B. Williams.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$156,760 17	\$170,063 78	\$214,360 97	\$231,027 37
Bonds, mortgages and securities.....	231,404 06	235,665 29	291,743 54	285,390 46
Premiums paid on bonds.....				
Overdrafts	2,639 83	2,076 43	1,780 63	2,690 43
Banking house				
Furniture and fixtures.....				
Other real estate.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from other banks and bankers (not reserve cities).....	105 08	341 64	611 45	13 32
United States bonds.....				
Due from banks in reserve cities.....	156,126 61	141,619 49	75,924 78	35,617 04
Exchange for clearing house.....				
U. S. and National bank currency.....	19,552 00	12,663 00	14,175 00	20,665 00
Gold coin	10,202 50	13,370 00	14,355 00	19,720 00
Silver coin	2,304 35	1,614 00	1,673 25	4,122 00
Nicke's and cents.....	248 93	182 05	188 60	546 34
Checks, cash items and internal revenue account	348 56	273 78	3,111 37	70 50
Totals	\$589,692 09	\$587,899 47	\$627,924 59	\$599,762 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,000 00	7,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,148 52	7,041 90	9,287 57	10,695 97
Dividends unpaid	15 00		40 00	
Commercial deposits subject to check.....	159,512 95	111,802 73	135,464 53	116,558 28
Commercial certificates of deposit.....	23,479 57	27,581 29	28,335 29	23,673 36
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	344,536 05	384,473 55	396,797 20	390,834 85
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$589,692 09	\$587,899 47	\$627,924 59	\$599,762 46

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

GEO. H. YOUNG, *President*; J. WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.

DIRECTORS.—George H. Young, A. McDonell, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$681,386 32	\$680,635 07	\$661,890 72	\$606,270 41
Bonds, mortgages and securities.....	669,142 33	686,593 70	731,451 60	796,068 39
Premiums paid on bonds.....	13,750 00	12,252 46	12,000 00	12,000 00
Overdrafts	1,224 71	2,342 45	2,659 77	3,937 90
Banking house				
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	2,600 00	2,600 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....	3,964 13	2,816 09	3,898 88	446 70
United States bonds.....	10,220 00	10,220 00	10,220 00	10,220 00
Due from banks in reserve cities.....	376,383 60	370,624 93	418,424 82	360,586 04
Exchange for clearing house.....	2,729 33	4,436 16	2,523 57	7,974 94
U. S. and National bank currency.....	67,103 00	83,260 00	46,823 00	89,001 00
Gold coin	51,390 00	61,160 00	51,735 00	52,920 00
Silver coin	9,357 35	5,521 55	5,602 25	10,353 90
Nickels and cents.....	242 13	719 60	713 55	526 07
Checks, cash items and internal revenue account	939 37	837 66	502 19	189 04
Totals	\$1,897,442 27	\$1,931,219 67	\$1,957,445 35	\$1,951,993 39
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	37,778 86	48,977 50	46,547 81	42,910 86
Dividends unpaid				
Commercial deposits subject to check.....	299,356 92	332,502 65	300,326 49	298,108 71
Commercial certificates of deposit.....	332,432 33	343,868 91	323,951 03	306,534 17
Due to banks and bankers.....	24,288 25	33,803 31	14,985 12	19,786 40
Certified checks	283 85	422 29	822 01	3,230 71
Cashier's checks outstanding.....				
Savings deposits	1,013,302 06	971,645 01	1,070,812 89	1,061,422 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$1,897,442 27	\$1,931,219 67	\$1,957,445 35	\$1,951,993 39

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; H. M. GILLET, *Vice-President*.
JOHN MULHOLLAND, *Treasurer*.

DIRECTORS.—John Mulholland, N. A. Eddy, H. M. Gillett, Thomas Cranage, Gustaves Hine,
Fred T. Norris.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$452,008 96	\$589,197 96	\$462,468 21	\$465,610 48
Bonds, mortgages and securities.....	64,772 15	63,272 15	171,887 15	168,929 66
Premiums paid on bonds.....			886 06	886 06
Overdrafts	34 24	11 09	83 43	336 15
Banking house				
Furniture and fixtures.....				
Other real estate.....	10,013 08	10,013 08	16,863 08	15,062 31
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	234,155 97	185,432 32	116,084 12	84,970 47
Exchange for clearing house.....	1,315 02	1,043 83	1,040 79	845 66
U. S. and National bank currency.....	39,702 00	32,502 00	31,425 00	30,205 00
Gold coin	9,645 00	9,270 00	9,445 00	9,350 00
Silver coin	814 15	1,081 40	890 75	1,143 06
Nickels and cents.....	91 12	50 52	75 76	55 48
Checks, cash items and internal revenue account				
Totals	\$812,551 69	\$841,874 35	\$811,149 34	\$777,384 30
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,405 47	12,843 68	13,135 69	16,659 19
Dividends unpaid				
Commercial deposits subject to check.....	132,756 60	136,979 21	107,636 13	82,985 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks		11,062 68	9,687 68	
Cashier's checks outstanding.....				
Savings deposits	537,108 12	536,219 49	542,934 80	531,279 68
Savings certificates of deposit.....	59,281 50	69,769 29	62,755 04	71,459 48
Notes and bills rediscounted.....				
Bills payable				
Totals	\$812,551 69	\$841,874 35	\$811,149 34	\$777,384 30

STATE BANKING DEPARTMENT.

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice-President*; J. R. WATROUS, *Cashier*.DIRECTORS.—Chas. C. Whitney, Thomas A. E. Weadock, C. R. Hawley, Geo. Penniman,
C. C. Barker, Benjamin Boutell, Robert C. Bialy, John C. Weadock, J. R. Watrous.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$351,949 40	\$350,608 35	\$354,706 88	\$449,347 65
Bonds, mortgages and securities.....	92,718 60	92,718 60	42,623 70	42,623 70
Premiums paid on bonds.....				
Overdrafts	2,529 84	1,322 50	1,285 40	1,850 85
Banking house				
Furniture and fixtures.....	6,434 92	6,434 92	6,434 92	6,434 92
Other real estate.....	4,134 79	3,804 79	3,804 79	3,804 79
Due from other banks and bankers (not reserve cities).....	1,409 18	3,296 05	2,453 88	2,552 38
United States bonds.....				
Due from banks in reserve cities.....	89,508 24	81,633 07	41,652 92	63,570 31
Exchange for clearing house.....	2,417 18	754 18	1,012 94	7,310 12
U. S. and National bank currency.....	22,932 00	25,853 00	32,696 00	22,396 60
Gold coin	9,865 00	11,480 00	11,235 00	8,045 00
Silver coin	7,859 79	4,729 81	7,205 20	2,403 72
Nickels and cents.....	537 75	175 22	312 38	148 50
Checks, cash items and internal revenue account	10,639 54	561 28	8,323 15	380 47
Totals	\$602,936 23	\$583,346 85	\$523,757 11	\$610,870 31
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,872 76	3,829 40	1,622 35	3,373 05
Dividends unpaid				
Commercial deposits subject to check.....	232,085 41	251,831 00	190,371 77	239,211 07
Commercial certificates of deposit.....	4,161 61	1,172 03	3,364 79	20,383 63
Due to banks and bankers.....	1,274 37		1,748 88	
Certified checks	22 09	770 00	520 00	320 00
Cashier's checks outstanding.....				
Savings deposits	157,415 46	166,600 73	165,311 47	164,905 11
Savings certificates of deposit.....	51,104 53	58,143 70	59,817 85	71,677 46
Notes and bills rediscounted.....				
Bills payable				20,000 00
Totals	\$602,936 23	\$583,346 85	\$523,757 11	\$610,870 31

STATE BANKS OF MICHIGAN.

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No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*.

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, H. L. Page, W. P. Hetherington, E. E. Fales, M. M. Belding, Jr.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$104,187 04	\$153,350 38	\$114,763 02	\$131,517 43
Bonds, mortgages and securities.....	17,001 67	18,681 67	17,462 67	19,527 67
Premiums paid on bonds.....				
Overdrafts		32 84		978 65
Banking house	7,875 67	7,875 67	7,875 67	7,875 67
Furniture and fixtures.....	1,550 00	1,550 00	1,925 00	1,925 00
Other real estate.....	5,594 58	5,594 58	5,594 58	5,594 58
Due from other banks and bankers (not reserve cities).....	1,140 00	300 00		289 35
United States bonds.....				
Due from banks in reserve cities.....	42,137 44	18,014 27	33,406 55	21,072 52
Exchange for clearing house.....	745 52			
U. S. and National bank currency.....	6,032 00	5,398 00	3,603 00	3,551 00
Gold coin	3,758 50	3,773 50	3,796 00	3,841 00
Silver coin	1,312 31	1,516 65	965 90	1,275 35
Nickels and cents.....	120 28	71 21	76 59	61 09
Checks, cash items and internal revenue account	658 89	325 34	554 26	494 50
Totals	\$192,113 90	\$196,479 11	\$190,043 24	\$198,003 81
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,279 81	2,247 84	3,337 97	4,519 52
Dividends unpaid				
Commercial deposits subject to check.....	38,216 09	42,421 71	26,961 43	33,457 46
Commercial certificates of deposit.....	209 72	111 10		
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	23,990 25	24,466 49	25,283 24	26,653 39
Savings certificates of deposit.....	97,418 03	97,231 97	104,460 60	103,373 44
Notes and bills rediscounted.....				
Bills payable				
Totals	\$192,113 90	\$196,479 11	\$190,043 24	\$198,003 81

STATE BANKING DEPARTMENT.

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;
W. L. CURSER, *Assistant Cashier*.

DIRECTORS—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed, Charles Eddy,
Loren C. Fales, John Greenop, W. H. Locke, G. M. Spencer, Geo. Hoppough, A. A. Palmer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$151,102 99	\$157,835 48	\$181,524 75	\$175,915 85
Bonds, mortgages and securities.....	34,908 77	37,109 12	41,042 14	38,220 38
Premiums paid on bonds.....				
Overdrafts	1,101 13	1,633 92	913 01	3,940 64
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,750 00	2,750 00	2,750 00	2,750 00
Other real estate.....	1,644 05	1,344 05	1,344 05	1,344 05
Due from other banks and bankers (not reserve cities).....	4,062 62	7,034 24	3,258 90	6,559 81
United States bonds.....				
Due from banks in reserve cities.....	28,130 80	40,786 99	24,508 17	50,021 71
Exchange for clearing house.....			455 58	
U. S. and National bank currency.....	13,226 00	6,715 00	6,446 00	6,583 00
Gold coin	6,691 84	6,721 84	8,661 84	7,011 84
Silver coin	1,929 00	2,558 95	2,671 45	3,023 25
Nickels and cents.....	284 61	266 12	231 14	211 12
Checks, cash items and internal revenue account	513 04	376 18		279 07
Totals	\$254,339 85	\$272,631 89	\$281,867 04	\$303,865 72
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,179 68	2,259 92	2,206 53	2,748 16
Dividends unpaid	76 48	4 40		
Commercial deposits subject to check.....	37,210 37	35,028 86	41,679 20	45,059 93
Commercial certificates of deposit.....	441 50	301 50		
Due to banks and bankers.....		168 05	806 74	239 70
Certified checks		1,500 00		
Cashier's checks outstanding.....				
Savings deposits	21,286 12	25,544 76	22,069 89	24,306 70
Savings certificates of deposit.....	151,145 70	165,824 40	173,104 68	189,511 23
Notes and bills rediscounted.....				
Bills payable				
Totals	\$254,339 85	\$272,631 89	\$281,867 04	\$303,865 72

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

I. W. CONKEY, *President*; H. D. POOL *Vice President*; WM. RUPP, JR., *Cashier*;
B. F. WELLS, *Assistant Cashier*.

DIRECTORS.—I. W. Conkey, H. D. Pool, B. M. Nowien, Geo. M. Valentine, Louis Sutherland,
S. L. VanCamp, Mason B. Wells, C. A. Conkey.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$129,743 10	\$149,891 85	\$153,983 43	\$156,128 58
Bonds, mortgages and securities.....	33,954 26	35,244 26	33,891	41,571 14
Premiums paid on bonds.....				
Overdrafts	769 52	363 00	306 35	303 71
Banking house				
Furniture and fixtures.....	2,464 63	2,464 63	2,500 00	2,500 00
Other real estate				
Due from other banks and bankers (not reserve cities).....		920 13		
United States bonds.....				
Due from banks in reserve cities.....	66,707 40	45,342 75	77,208 12	67,564 76
Exchange for clearing house.....	2,275 10	831 85	3,056 28	
U. S. and National bank currency.....	12,864 00	9,902 00	10,649 00	14,672 00
Gold coin	5,980 00	3,515 00	5,630 00	4,860 00
Silver coin	2,276 85	2,193 75	1,788 00	2,571 50
Nickels and cents.....	92 69	90 27	153 51	101 17
Checks, cash items and internal revenue account	195 00	135 00	132 00	3,235 22
Totals	\$257,322 55	\$250,944 50	\$294,149 91	\$295,298 18
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,829 26	3,334 65	2,928 48	4,630 77
Dividends unpaid	210 00	180 00		
Commercial deposits subject to check.....	113,742 67	99,091 68	123,298 98	115,125 10
Commercial certificates of deposit.....	89,144 01	97,288 17	111,197 10	123,298 19
Due to banks and bankers.....	1,127 59		2,125 40	759 13
Certified checks	269 02			
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$257,322 55	\$250,944 50	\$294,149 91	\$295,298 18

STATE BANKING DEPARTMENT.

No. 220.

*CITIZENS' STATE BANK, BENTON HARBOR.

Organized January 17, 1900.

FRED E. LEE, *President*; C. M. EDICK, *Vice President*; H. D. HOPKINS, *Cashier*;
R. E. LEE, *Assistant Cashier*.

DIRECTORS.—Fred E. Lee, C. M. Edick, J. O. Becraft, Geo. B. Thayer, R. E. Lee, T. L. Wilkinson,
John Schaller, Solon Cutler, H. D. Hopkins.

Resources.	Report of	Report of	Report of	Report of
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....				
Exchange for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
<hr/>				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

* In liquidation, resolution of stockholders January 14, 1902.

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHARLES FOSTER, *Cashier*;
JAMES M. ROSE, *Teller*.DIRECTORS.—R. M. Jones, W. P. Robbins, O. B. Hipp, Edward I. Brant, R. H. Sherwood, John Robinson,
William Stewart, A. J. Kidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$476,567 13	\$518,104 69	\$464,708 48	\$507,245 08
Bonds, mortgages and securities.....	97,455 77	111,813 92	126,385 00	107,144 17
Premiums paid on bonds.....	1,311 12	931 62	1,364 84	1,364 84
Overdrafts	1,413 27	532 52	248 28	299 52
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	1,800 00	1,800 00	1,800 00	1,800 00
Due from other banks and bankers (not reserve cities).....		1,305 39	1,382 80	
United States bonds.....	15,800 00	12,200 00	14,700 00	14,700 00
Due from banks in reserve cities.....	242,961 22	228,769 28	549,179 90	400,827 11
Exchange for clearing house.....	588 75	1,149 09	2,357 72	
U. S. and National bank currency.....	33,509 00	44,466 00	74,916 00	38,227 00
Gold coin	19,715 00	19,005 00	22,220 00	13,560 00
Silver coin	8,121 40	6,330 25	5,129 40	3,798 70
Nickels and cents.....	981 52	510 40	597 50	970 02
Checks, cash items and internal revenue account	905 22	864 29	2,755 46	308 92
Totals	\$916,079 40	\$961,271 45	\$1,281,745 38	\$1,104,215 31
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current expenses, interest and taxes paid.....	11,397 48	17,616 05	10,983 55	18,001 34
Dividends unpaid				
Commercial deposits subject to check.....	270,132 60	335,162 52	546,953 49	330,638 83
Commercial certificates of deposit.....	60,096 62	67,263 75	88,217 59	65,374 93
Due to banks and bankers.....	88,241 87	74,986 22	124,753 25	115,576 91
Certified checks	269 00	624 17	375 00	
Cashier's checks outstanding.....	10 00	12 00	158 90	156 90
Savings deposits	83,373 21	86,353 15	128,433 70	118,859 66
Savings certificates of deposit.....	206,058 62	191,753 59	194,370 90	218,106 76
Notes and bills rediscounted.....				
Bills payable				
Totals	\$916,079 40	\$961,271 45	\$1,281,745 38	\$1,104,215 31

No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; O. J. McQUISTON, *Vice President and Manager*.

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, T. C. Gardner, A. V. Young, T. H. Coughlin, E. J. Marsh, A. B. Cogger, E. C. Newcombe, O. J. McQuiston, D. B. Lyons.

Resources.	Report of	Report of	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....			\$33,083 15	\$30,390 39
Bonds, mortgages and securities.....			10,675 71	35,595 71
Premiums paid on bonds.....				
Overdrafts			18 57	236 58
Banking house				
Furniture and fixtures.....			3,539 04	1,460 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			19,413 33	20,543 16
United States bonds.....				
Due from banks in reserve cities.....			18,049 31	7,171 31
Exchange for clearing house.....				
U. S. and National bank currency.....			3,314 00	6,139 00
Gold coin			842 50	247 50
Silver coin			763 50	501 51
Nickels and cents.....			45 89	29 00
Checks, cash items and internal revenue account			34 65	341 14
Totals			\$89,773 65	\$108,655 80
Liabilities.				
Capital stock paid in.....			\$22,800 00	\$35,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid				
Commercial deposits subject to check.....			24,105 49	22,631 93
Commercial certificates of deposit.....			11,918 68	
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			30,949 48	37,480 94
Savings certificates of deposit.....				18,542 93
Notes and bills rediscounted.....				
Bills payable				
Totals			\$89,773 65	\$108,655 80

STATE BANKS OF MICHIGAN.

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No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. C. MORRIS, *President*; E. W. HUDNUTT, *Vice President*; D. C. MORRILL, *Cashier*.

DIRECTORS.—J. S. Weldman, E. W. Hudnutt, Wm. Hugh. E. C. Morris, W. E. Darrah, S. J. Reynolds, W. N. Ferris, G. F. Fairman, B. I. Webster, Jos. Barton, G. A. Wright, W. T. Dodge, D. C. Morrill.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$122,113 94	\$151,143 83	\$172,621 47	\$195,491 37
Bonds, mortgages and securities.....	28,825 00	32,165 00	43,378 00	48,443 00
Premiums paid on bonds.....	330 00	330 00	648 75	648 75
Overdrafts	24 20	21 14	148 14	454 51
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....			175 00	225 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,640 43	402 80	3,404 47	3,173 96
United States bonds.....	1,000 00	1,000 00	6,000 00	6,000 00
Due from banks in reserve cities.....	94,880 35	94,927 95	63,643 86	47,716 51
Exchange for clearing house.....				
U. S. and National bank currency.....	10,323 00	12,907 00	6,458 00	9,509 00
Gold coin	2,980 00	3,820 00	6,905 00	6,140 00
Silver coin	1,929 70	2,057 50	1,792 15	2,893 00
Nickels and cents.....	216 74	190 67	203 00	129 79
Checks, cash items and internal revenue account	409 27	1,069 57	840 10	647 26
Totals	\$270,672 63	\$310,035 45	\$318,307 94	\$331,472 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund			1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,853 30	3,226 24	3,954 53	6,251 34
Dividends unpaid				
Commercial deposits subject to check.....	143,364 22	146,925 78	135,636 46	141,623 92
Commercial certificates of deposit.....	2,008 99	2,879 62	5,446 54	4,335 10
Due to banks and bankers.....				
Certified checks	252 80	91 86		
Cashier's checks outstanding.....				
Savings deposits	3,815 49	6,839 81	8,249 24	14,955 03
Savings certificates of deposit.....	69,377 83	100,012 14	114,081 17	113,306 76
Notes and bills rediscounted.....				
Bills payable				
Totals	\$270,672 63	\$310,035 45	\$318,307 94	\$331,472 15

STATE BANKING DEPARTMENT.

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

H. B. HATHAWAY, *President*; WILLIAM ROTHFUS, *Vice President*; CHAS. B. PHILLIPS, *Cashier*;
L. H. ROTHFUS, *Assistant Cashier*.

DIRECTORS.—Chas B. Phillips, George F. Ford, Adam Dreher, H. B. Hathaway, Wm. Rothfuss.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$112,731 01	\$115,306 10	\$128,928 82	\$147,226 24
Bonds, mortgages and securities.....	91,141 09	94,170 00	91,651 00	95,901 00
Premiums paid on bonds.....				
Overdrafts	1,800 02			1,214 75
Banking house	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate.....	518 86		1,110 00	1,110 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	44,742 51	48,370 64	64,702 98	26,607 48
Exchange for clearing house.....				
U. S. and National bank currency.....	7,546 00	8,725 00	7,422 00	10,866 00
Gold coin	2,925 00	2,450 00	3,850 00	3,500 00
Silver coin	849 70	879 80	612 45	388 25
Nickels and cents.....	51 08	126 26	2 14	65 77
Checks, cash items and internal revenue account	1,440 96	2,643 79	5,940 30	3,917 96
Totals	\$271,491 23	\$280,511 59	\$312,029 69	\$398,619 45
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	4,000 00	4,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,614 16	3,726 23	1,237 59	1,964 98
Dividends unpaid				
Commercial deposits subject to check.....	13,624 05	24,571 93	21,565 51	18,365 01
Commercial certificates of deposit.....	72,347 24	77,786 33	85,406 27	88,226 94
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	150,905 78	150,477 10	173,821 22	154,980 52
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				10,000 00
Totals	\$271,491 23	\$280,511 59	\$312,029 69	\$398,619 45

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

RUSSEL C. CARTER, *President*; AMAZIAH D. ELLIS, *Vice President*; WEBSTER C. JIPSON, *Cashier*.

DIRECTORS.—Russel C. Carter, Webster C. Jipson, Amaziah D. Ellis, Charles E. Howland, James C. Holt, William F. Rodgers, J. E. Downer.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$80,604 15	\$88,530 23	\$90,087 51	\$98,343 41
Bonds, mortgages and securities.....	109,397 51	119,568 05	139,824 04	120,086 27
Premiums paid on bonds.....				
Overdrafts	309 84	29 13	108 04	2,071 10
Banking house	5,429 35	5,429 35	5,429 35	5,429 35
Furniture and fixtures.....	2,657 48	2,660 72	2,810 72	2,852 42
Other real estate.....	2,500 00	2,000 00	2,000 00	
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	38,098 51	40,415 47	35,685 07	40,360 08
Exchange for clearing house.....				
U. S. and National bank currency.....	6,994 00	11,054 00	9,479 00	8,261 00
Gold coin	840 00	555 00	1,670 00	2,300 00
Silver coin	315 45	414 40	606 75	1,087 30
Nickels and cents.....	22 26	88 08	66 63	75 19
Checks, cash items and internal revenue account	223 19	890 91	236 02	324 73
Totals	\$256,890 74	\$271,720 89	\$278,003 13	\$271,090 85
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,342 06	4,504 48	6,304 10	7,848 70
Dividends unpaid		60 00		
Commercial deposits subject to check.....	14,986 95	24,630 12	18,617 42	13,162 80
Commercial certificates of deposit.....	67,392 12	73,095 18	76,800 15	
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	143,670 61	143,431 11	150,281 46	182,808 40
Savings certificates of deposit.....				91,270 95
Notes and bills rediscounted.....				
Bills payable				
Totals	\$256,890 74	\$271,720 89	\$278,003 13	\$271,090 85

No. 256.

BOYNE CITY STATE BANK, BOYNE CITY.

Organized January 23, 1902.

WILLIAM H. WHITE, *President*; W. S. SHAW, *Vice President*; W. H. MATTHEWS, *Cashier*;
J. H. MENZIES, *Assistant Cashier*.

DIRECTORS.—William H. White, W. S. Shaw, W. H. Matthews, G. von Platen,
Thomas White.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$9,681 90	\$35,578 71	\$61,743 08	\$62,636 53
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts			33 72	70 21
Banking house.....				6,000 00
Furniture and fixtures.....	685 70	1,380 23	1,420 54	1,420 54
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		3,218 11		
Expense, etc.....	187 92	1,132 79		
United States bonds.....				
Due from banks in reserve cities.....	17,064 70		12,361 46	19,062 95
Exchange for clearing house.....				
U. S. and National bank currency.....	1,454 00	3,517 00	3,553 00	4,115 00
Gold coin	5 00	270 00	205 00	310 00
Silver coin	99 60	249 20	669 70	671 00
Nickels and cents.....	17 02	81 23	91 58	115 75
Checks, cash items and internal revenue account	38 00	1,007 61	2,536 37	9,878 09
Totals	\$29,123 84	\$46,434 88	\$82,614 39	\$104,280 06
Liabilities.				
Capital stock paid in.....	\$12,500 00	\$17,500 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....	105 06	784 03	352 76	1,173 51
Dividends unpaid				
Commercial deposits subject to check.....	12,891 92	13,217 87	31,858 44	48,560 23
Commercial certificates of deposit.....	3,170 56	4,820 30		
Due to banks and bankers.....		7,000 00		
Certified checks		65 00		
Other's checks outstanding.....				
Savings deposits	456 31	3,047 68	10,027 68	13,551 35
Savings certificates of deposit.....			15,375 51	15,994 98
Notes and bills rediscounted.....				
Bills payable				
Totals	\$29,123 84	\$46,434 88	\$82,614 39	\$104,280 06

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAMES B. CRAWFORD, *President*; W. O. WATSON, *Vice President*; ALF. F. CRAWFORD, *Cashier*; THOS. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young, C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$43,299 23	\$32,000 71	\$61,387 27	\$56,342 80
Bonds, mortgages and securities.....	22,988 00	33,598 00	28,703 00	28,935 82
Premiums paid on bonds.....				
Overdrafts	511 98	152 71	135 66	1,293 26
Banking house	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	776 07	776 07	776 07	776 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,662 54	1,510 17	140 19	1,091 59
United States bonds.....				
Due from banks in reserve cities.....	19,700 18	13,024 45	4,859 48	4,806 94
Exchange for clearing house.....				
U. S. and National bank currency.....	2,488 00	3,919 00	3,883 00	3,830 00
Gold coin	2,375 00	2,240 00	1,870 00	1,810 00
Silver coin	1,571 90	1,149 35	1,014 05	1,818 80
Nickels and cents.....	128 44	85 78	126 71	82 40
Checks, cash items and internal revenue account	33 07	27 63	87 03	9 45
Totals	\$96,753 81	\$109,763 27	\$104,201 86	\$102,016 53
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,144 59	1,788 20	1,571 02	3,200 01
Dividends unpaid				
Commercial deposits subject to check.....	17,698 61	21,442 51	12,111 01	11,815 08
Commercial certificates of deposit.....	59,910 61	66,533 56	65,059 77	64,309 27
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....			5,460 06	2,692 17
Bills payable				
Totals	\$96,753 81	\$109,763 27	\$104,201 86	\$102,016 53

STATE BANKING DEPARTMENT.

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

J. L. BENEDICT, *President*; CHARLES NOBLE, *Vice President*; C. D. BENNETT, *Cashier*.

DIRECTORS.—*B. R. Noble, J. L. Benedict, Charles Noble, Fred J. Burdick, Hugh McNair.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$68,495 06	\$66,781 40	\$106,054 04	\$84,604 16
Bonds, mortgages and securities.....	7,786 20	6,919 95	4,500 00	10,513 94
Premiums paid on bonds.....				
Overdrafts	45 30	377 21	255 07	546 30
Banking house	1,615 00	1,615 00	1,615 00	1,615 00
Furniture and fixtures.....	1,950 00	1,950 00	1,950 00	1,950 00
Other real estate.....			1,132 61	
Due from other banks and bankers (not reserve cities).....	3,364 32	623 44	335 00	
United States bonds.....				
Due from banks in reserve cities.....	9,372 39	14,555 12	10,141 73	14,106 65
Exchange for clearing house.....				
U. S. and National bank currency.....	3,035 00	3,750 00	2,961 00	7,924 00
Gold coin	2,560 00	2,305 00	1,550 00	1,410 00
Silver coin	735 25	484 00	798 70	278 20
Nickels and cents.....	215 35	229 56	199 75	153 92
Checks, cash items and internal revenue account	136 01	4 54	527 86	323 02
Totals	\$129,749 88	\$129,000 22	\$134,040 26	\$123,515 19
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	888 97	875 55	797 90	1,806 74
Dividends unpaid				
Commercial deposits subject to check.....	21,221 86	27,438 93	28,287 08	21,305 80
Commercial certificates of deposit.....	77,856 13	67,462 29	55,917 54	53,778 35
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....	2,452 57	1,550 10	451 65	1,419 06
Savings deposits	270 35	4,773 35	11,086 09	12,526 24
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable			10,000 00	5,000 00
Totals	\$129,749 88	\$129,000 22	\$134,040 26	\$123,515 19

* Deceased.

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; HUGH MCPHEE, *Vice President*; JOHN M. MORRIS, *Cashier*;
JOHN MORRIS, JR., *Assistant Cashier*.DIRECTORS.—John J. Kearns, Hugh McPhee, L. H. Howse, Simeon B. Schliester, John W. Weed,
Daniel Webster, Harvey Tappan.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$35,658 71	\$47,016 95	\$72,544 04	\$79,686 06
Bonds, mortgages and securities.....	8,170 00	42,005 96	34,166 75	32,881 25
Premiums paid on bonds.....				
Overdrafts.....		233 96	540 33	315 32
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	6,635 00	29,243 71	11,723 83	14,068 29
Exchange for clearing house.....				
U. S. and National bank currency.....	4,215 00	6,077 00	5,796 00	4,246 00
Gold coin		550 00	1,080 00	1,350 00
Silver coin	215 00	563 65	409 00	344 75
Nickels and cents.....	4 17	85 09	63 64	38 88
Checks, cash items and internal revenue account		46 95	123 06	125 03
Totals	\$61,392 88	\$132,323 27	\$133,206 65	\$139,585 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,489 70	879 21	2,073 89	4,513 67
Dividends unpaid				
Commercial deposits subject to check.....		14,236 40	11,602 92	9,525 25
Commercial certificates of deposit.....		41,428 00	45,139 48	46,711 07
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....		8,023 97	4,621 69	4,760 15
Savings deposits	34,308 18	39,255 69	42,295 81	31,642 48
Savings certificates of deposit.....	100 00		1,972 86	12,424 86
Notes and bills rediscounted.....				4,508 10
Bills payable				
Totals	\$61,392 88	\$132,323 27	\$133,206 65	\$139,585 58

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President*; JOHN B. KEESLAR, *Vice President*; H. C. KAAS, *Cashier*.

DIRECTORS.—J. B. Keeslar, J. S. Sheneman, Henry P. Mowry, C. J. Holmes, Marshall F. Smith, Wm. Mallow, S. L. Hagenbaugh.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$34,931 75	\$38,636 80	\$46,912 93	\$46,684 10
Bonds, mortgages and securities.....	9,875 00	9,875 00	9,225 00	8,950 00
Premiums paid on bonds.....	85 00	85 00	122 50	122 50
Overdrafts.....	213 91	245 58	43 95	357 65
Banking house.....	1,727 10	1,727 10	1,727 10	1,727 10
Furniture and fixtures.....	1,383 10	1,383 10	1,383 10	1,383 10
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....			500 00	500 00
Due from banks in reserve cities.....	19,753 74	12,865 54	12,265 20	12,074 21
Exchange for clearing house.....				
U. S. and National bank currency.....	2,637 00	4,790 00	3,495 00	2,014 00
Gold coin	1,100 00	1,030 00	1,000 00	1,045 00
Silver coin.....	729 25	751 65	537 50	718 35
Nickels and cents.....	59 83	52 01	55 30	50 48
Checks, cash items and internal revenue account	42 05	1,005 00	158 22	28 56
Totals	\$72,577 73	\$72,446 78	\$77,425 80	\$75,655 05
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	300 00	300 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	100 24	378 89	224 24	710 80
Dividends unpaid	40 00	25 00	76 00	15 00
Commercial deposits subject to check.....	19,530 85	14,338 76	10,203 31	10,542 98
Commercial certificates of deposit.....	37,606 64	42,404 13	51,522 25	48,986 27
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$72,577 73	\$72,446 78	\$77,425 80	\$75,655 05

STATE BANKS OF MICHIGAN.

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No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

FRANK J. COBBS, *President*; SOLOMAN W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—S. W. Kramer, W. W. Mitchell, Frank J. Cobbs, W. W. Cummer, Delos F. Diggins, Joseph Murphy, Fred L. Reed.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$404,759 86	\$390,811 49	\$452,275 24	\$405,103 86
Bonds, mortgages and securities.....	80,995 50	86,855 50	84,178 31	110,453 31
Premiums paid on bonds.....	775 00	775 00	775 00	775 00
Overdrafts.....	1,146 70	810 17	627 48	596 26
Banking house.....	19,538 21	19,749 28	21,025 18	21,225 18
Furniture and fixtures.....	1,476 20	1,763 16	1,738 81	1,770 46
Other real estate.....	144 13	144 13	144 13	144 13
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities.....	131,708 19	90,094 16	147,723 43	92,047 53
Exchange for clearing house.....				
U. S. and National bank currency.....	4,009 00	12,049 00	10,400 00	14,686 00
Gold coin.....	14,025 00	8,760 00	11,895 00	13,085 00
Silver coin.....	2,961 00	2,309 50	499 20	2,145 35
Nickels and cents.....	375 00	750 31	367 64	637 37
Checks, cash items and internal revenue account.....	2,826 69	2,084 12	6,162 63	289 41
Totals.....	\$684,739 98	\$636,455 82	\$757,812 05	\$682,958 86
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	17,862 56	18,585 26	24,371 16	25,534 41
Dividends unpaid.....				
Commercial deposits subject to check.....	261,299 54	202,475 07	234,732 74	193,919 53
Commercial certificates of deposit.....	225,302 36	233,904 30	312,803 24	271,366 31
Due to banks and bankers.....		935 41	518 04	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	105,275 52	105,555 78	110,336 87	117,138 61
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$684,739 98	\$636,455 82	\$757,812 05	\$682,958 86

No. 261.

PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN, CADILLAC.

Organized June 17, 1902.

CHARLES E. RUSSELL, *President*; CHARLES H. DRURY, *Vice President*; GEORGE CHAPMAN, *Cashier*.

DIRECTORS.—George Chapman, Henry Ballou, Charles E. Russell, Samuel H. Merritt, Alfred W. Newark, Orange Webster, James English, Charles H. Drury, Elbert J. Haynes.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....			\$29,267 46	\$45,036 87
Bonds, mortgages and securities.....			9,325 00	19,475 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....			594 98	598 08
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expense account, less profits.....			1,066 71	1,801 80
United States bonds.....				
Due from banks in reserve cities.....			20,069 91	23,400 63
Exchange for clearing house.....			1,066 85	207 76
U. S. and National bank currency.....			7,636 00	3,963 00
Gold coin			540 00	1,130 00
Silver coin.....			2,053 25	1,990 80
Nickels and cents.....			237 83	107 48
Checks, cash items and internal revenue account.....				229 48
Totals..			\$73,667 93	\$96,880 49
Liabilities.				
Capital stock paid in.....			\$37,640 00	\$46,040 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid				
Commercial deposits subject to check.....			25,723 26	32,131 72
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			8,263 57	13,857 90
Savings certificates of deposit.....			7,041 10	4,860 87
Notes and bills rediscounted.....				
Bills payable				
Totals.....			\$73,667 93	\$96,880 49

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHARLES BRIGGS, *President*; PETER RUPPE, *Vice President*; STEPHEN PAULL, *Cashier*;
F. J. KOHLHAAS, *Assistant Cashier*.

DIRECTORS.—Will A. Childs, Charles W. Niles, Peter Ruppe, John Duncan, Charles Briggs,
Paul P. Roehm, Edward M. Lieblein.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$588,746 04	\$593,899 15	\$585,837 81	\$536,553 06
Bonds, mortgages and securities.....	210,987 02	190,337 02	184,232 02	183,752 02
Premiums paid on bonds.....	174 32	174 32	174 32	174 32
Overdrafts.....	661 44	260 14	333 84	1,568 58
Banking house.....				
Furniture and fixtures.....	6,042 50	6,042 50	6,042 50	5,042 50
Other real estate.....	7,600 59	7,600 59	7,600 59	7,600 59
Due from other banks and bankers (not reserve cities).....	22,975 19	13,596 59	21,009 96	12,867 57
United States bonds.....				
Due from banks in reserve cities.....	541,941 41	330,741 51	364,940 55	227,172 22
Exchange for clearing house.....				
U. S. and National bank currency.....	85,900 00	73,391 00	89,258 00	90,990 00
Gold coin.....	53,240 00	62,130 00	56,125 00	49,740 00
Silver coin.....	7,251 30	8,109 70	6,706 20	5,073 00
Nickels and cents.....	772 95	711 78	513 20	428 45
Checks, cash items and internal revenue account.....	2,248 02	650 10	2,032 42	226 91
Totals.....	\$1,528,540 78	\$1,295,644 40	\$1,224,916 41	\$1,220,258 21
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,923 33	26,819 54	12,440 11	16,942 17
Dividends unpaid.....	200 00	40 00	120 00	120 00
Commercial deposits subject to check.....	632,484 06	417,796 28	364,021 35	369,702 50
Commercial certificates of deposit.....	1,330 52	184 12	741 43	1,178 70
Due to banks and bankers.....	1,572 58	1,231 85	181 06	5,511 24
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	735,115 29	710,650 81	693,268 69	672,413 31
Savings certificates of deposit.....	2,915 00	3,921 80	4,143 77	4,390 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,528,540 78	\$1,295,644 40	\$1,224,916 41	\$1,220,258 21

STATE BANKING DEPARTMENT.

No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

A. D. BENNETT, *President*; H. C. SIEGEL, *Vice President*; R. MORRISON, JR., *Cashier*.

DIRECTORS.—A. D. Bennett, E. J. Buck, Herbert C. Siegel, Walter Shearsmith, R. Morrison, Jr

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$62,843 41	\$63,488 50	\$66,978 40	\$70,145 51
Bonds, mortgages and securities.....	38,320 43	39,038 43	38,365 33	38,535 78
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,338 15	2,689 98	2,828 92	560 51
United States bonds.....				
Due from banks in reserve cities.....	4,384 98	5,337 75	8,646 86	8,829 00
Exchange for clearing house.....				
U. S. and National bank currency.....	2,732 00	1,259 00	1,794 00	4,279 00
Gold coin.....	477 50	677 50	212 50	597 50
Silver coin.....	167 80	393 60	442 10	443 45
Nickels and cents.....	33 77	48 75	85 60	40 07
Checks, cash items and internal revenue account.....	108 32	44 19	1,161 78	1,187 23
Totals.....	\$112,406 36	\$113,977 70	\$121,515 49	\$125,618 05
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	800 00	800 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	305 71	1,163 99	647 58	1,795 22
Dividends unpaid.....	49 00	16 00	67 00	16 00
Commercial deposits subject to check.....	13 531 83	9,421 63	6,762 05	10,748 45
Commercial certificates of deposit.....	21,599 53	22,434 97	32,761 43	30,581 02
Due to banks and bankers.....	1,299 40	77 86		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	54,820 89	60,068 25	60,277 45	61,477 36
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$112,406 36	\$113,977 70	\$121,515 49	\$125,618 05

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; IRVIN MCCALL, *Vice President*; E. C. CUMMINGS, *Cashier*;
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Chas. Cross, Ira Cummings,
G. H. Patterson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$67,044 96	\$74,721 49	\$77,770 84	\$80,341 58
Bonds, mortgages and securities.....	76,472 52	75,547 52	80,697 52	82,602 52
Premiums paid on bonds.....				
Overdrafts.....	176 21	758 44	81 73	
Banking house.....	4,700 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....	594 92			
Due from other banks and bankers (not reserve cities).....	13,213 23	7,874 18	6,551 12	6,098 00
United States bonds.....				
Due from banks in reserve cities.....	47,513 37	31,725 42	37,850 04	29,922 98
Exchange for clearing house.....				
U. S. and National bank currency.....	1,878 00	1,310 00	4,832 00	5,348 60
Gold coin.....	2,805 00	3,240 00	3,492 50	3,037 50
Silver coin.....	1,456 96	430 76	477 75	1,379 70
Nickels and cents.....	93 51	15 68	22 90	72 06
Checks, cash items and internal revenue account.....	337 41	263 20	181 94	622 39
Totals.....	\$217,888 08	\$202,486 68	\$218,507 84	\$226,024 73
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,068 91	5,113 78	2,197 39	4,512 04
Dividends unpaid.....				
Commercial deposits subject to check.....	47,148 07	31,330 09	37,965 50	35,258 22
Commercial certificates of deposit.....	131,681 10	131,062 81	143,364 95	151,264 37
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$217,888 08	\$202,486 68	\$218,507 84	\$226,024 73

STATE BANKING DEPARTMENT.

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, JR., *President*; ELLEN MCCAREN, *Vice President*; W. J. MCCAREN, *Cashier*; FRANK CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, Jr., W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$34,938 00	\$36,324 19	\$47,073 81	\$47,764 18
Bonds, mortgages and securities.....	13,704 38	15,624 38	16,924 28	18,555 32
Premiums paid on bonds.....				
Overdrafts.....	718 11	715 37	184 90	3,058 13
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	185 00	185 00	185 00	186 00
Other real estate Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	21,763 84	21,051 35	19,357 28	20,911 65
Exchange for clearing house.....				
U. S. and National bank currency.....	3,097 00	1,158 00	2,775 00	2,648 00
Gold coin.....	510 00	500 00	520 00	505 00
Silver coin.....	546 00	429 60	568 00	523 45
Nickels and cents.....	42 71	62 89	145 56	173 89
Checks, cash items and internal revenue account.....	201 03	363 16	313 75	168 04
Totals.....	\$77,205 07	\$77,913 94	\$90,157 87	\$95,991 16
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,804 33	1,804 33	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	131 91	346 62	498 76	1,623 08
Dividends unpaid.....				
Commercial deposits subject to check.....	20,877 90	18,801 66	19,643 11	19,748 44
Commercial certificates of deposit.....	34,390 93	26,961 23	48,016 00	52,619 64
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$77,205 07	\$77,913 94	\$90,157 87	\$95,991 16

STATE BANKS OF MICHIGAN.

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No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; A. R. NILES, *Cashier*;
LAURA GOODRUM, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, M. H. Aitkin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$98,677 99	\$95,819 31	\$98,569 31	\$95,323 87
Bonds, mortgages and securities.....	11,376 21	11,370 71	16,230 15	19,231 35
Premiums paid on bonds.....				
Overdrafts.....	2,658 95	908 67	440 36	2,195 68
Banking house.....	3,050 00	3,043 00	3,038 00	3,030 00
Furniture and fixtures.....	1,553 56	1,626 11	1,635 61	1,635 61
Other real estate.....	2,588 34	2,613 43	2,603 37	2,603 37
Due from other banks and bankers (not reserve cities).....	34 94	4,180 11	3,264 18	5,334 46
United States bonds.....				
Due from banks in reserve cities.....	10,271 96	19,465 61	11,906 37	12,161 32
Exchange for clearing house.....	454 05		536 63	
U. S. and National bank currency.....	1,506 00	2,022 00	2,033 00	4,626 00
Gold coin.....	2,005 00	480 00	975 00	1,065 00
Silver coin.....	1,017 20	799 10	780 00	453 50
Nickels and cents.....	74 35	61 13	35 26	55 35
Checks, cash items and internal revenue account.....	242 36	292 40		461 94
Totals	\$129,510 96	\$133,130 63	\$143,097 84	\$139,277 95
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	2,000 00	2,000 00	2,355 74	2,355 74
Undivided profits, less current expenses, interest and taxes paid.....	9,055 74	2,801 69	148 48	952 41
Dividends unpaid.....				
Commercial deposits subject to check.....	22,207 75	21,463 47	27,379 31	23,104 89
Commercial certificates of deposit.....	72,227 16	76,579 22	76,686 74	76,577 14
Due to banks and bankers.....	50 28	46 25	537 57	937 77
Certified checks.....				
Cashier's check outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals	\$129,510 96	\$133,130 63	\$143,097 84	\$139,277 95

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*.DIRECTORS.—E. T. Church, A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto, Albert Murray,
H. K. Jennings.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$32,427 92	\$37,671 10	\$35,638 10	\$38,746 10
Bonds, mortgages and securities	53,992 00	53,065 00	65,512 40	66,477 40
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	4,158 79			
United States bonds				
Due from banks in reserve cities	9,016 71	9,029 64	9,213 61	9,252 64
Exchange for clearing house				
U. S. and National bank currency	1,950 00	1,950 00	1,950 00	1,950 00
Gold coin	2,700 00	2,700 00	2,700 00	2,700 00
Silver coin	45 00	45 00	45 00	45 00
Nickels and cents	5 00	5 00	5 00	5 00
Checks, cash items and internal revenue account				
Totals	\$105,295 42	\$105,465 74	\$116,064 11	\$120,176 14
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid	1,619 97	2,289 76	1,784 27	1,937 40
Dividends unpaid	15 00	15 00	6 00	
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers		4,209 51	4,856 11	3,319 67
Certified checks				
Cashier's checks outstanding				
Savings deposits	77,660 45	72,951 47	83,117 73	88,419 07
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$105,295 42	\$105,465 74	\$116,064 11	\$120,176 14

STATE BANKS OF MICHIGAN.

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No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

F. P. GLAZIER, *President*; WM. J. KNAPP, *Vice President*; THEO. E. WOOD, *Cashier*;
A. K. STIMSON, *Auditor*.

DIRECTORS.—WM. J. Knapp, William P. Schenk, V. D. Hindelang, Geo. W. Palmer, F. P. Glazier,
Fred Wedemeyer, John W. Schenk, Adam Eppler.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$155,140 14	\$167,463 61	\$182,083 40	\$136,277 92
Bonds, mortgages and securities.....	167,806 75	160,571 03	170,849 63	214,702 02
Premiums paid on bonds.....				
Overdrafts.....	19 03			1,027 13
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,075 41	2,083 41	2,474 41	2,478 41
Other real estate.....	2,550 00	150 00		
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	41,569 66	51,547 68	23,568 65	24,578 78
Exchange for clearing house.....	93 49	81 96	46 10	5,660 34
U. S. and National bank currency.....	6,597 00	10,786 00	7,080 00	7,773 00
Gold coin	6,250 00	6,950 00	8,005 00	8,440 00
Silver coin.....	1,284 50	1,675 25	1,049 25	1,326 00
Nickels and cents.....	281 36	350 51	387 34	341 49
Checks, cash items and internal revenue account.....	189 20	312 89	88 05	187 85
Totals	\$337,878 54	\$406,972 34	\$400,580 82	\$416,792 93
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	10,000 00	10,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,922 96	10,223 86	8,146 62	10,974 19
Dividends unpaid	51 00	51 00	56 00	56 00
Commercial deposits subject to check.....	54,397 99	59,332 17	69,241 08	84,656 99
Commercial certificates of deposit.....	81,375 19	80,647 09	82,868 94	57,961 79
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	76,078 92	91,805 84	77,413 28	79,315 47
Savings certificates of deposit.....	99,052 48	93,912 38	90,869 90	111,838 49
Notes and bills rediscounted.....				
Bills payable				
Totals	\$337,878 54	\$406,972 34	\$400,580 82	\$416,792 93

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President*; CHARLES H. KEMPF, *Vice President*; JOHN A. PALMER, *Cashier*;
 GEORGE A. BEGOLE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Charles H. Kempf, Harmon S. Holmes, C. Klein, R. S. Armstrong,
 Edward Vogel, George A. BeGole.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$38,103 96	\$36,455 95	\$54,473 44	\$57,345 53
Bonds, mortgages and securities.....	224,111 87	239,775 62	256,417 32	248,703 95
Premiums paid on bonds.....	348 75	348 75	348 75	348 75
Overdrafts.....	47 51	432 16	723 77	2,220 67
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,875 00	1,875 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	26,002 50	26,002 50	13,000 00	13,700 00
United States bonds.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities.....	46,664 52	40,981 33	30,725 79	40,986 60
Exchange for clearing house.....				
U. S. and National bank currency.....	5,388 00	5,891 00	4,434 00	6,407 00
Gold coin.....	6,222 50	6,442 50	6,972 50	7,122 50
Silver coin.....	2,546 35	1,906 50	2,046 25	1,341 00
Nickels and cents.....	263 38	106 71	119 64	93 10
Checks, cash items and internal revenue account.....	134 98	210 24	146 68	333 73
Totals	\$364,334 32	\$372,993 26	\$384,288 14	\$393,477 92
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,000 00	4,000 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,427 61	5,834 90	4,853 93	7,002 04
Dividends unpaid.....				
Commercial deposits subject to check.....	55,962 36	57,626 70	47,608 86	49,681 52
Commercial certificates of deposit.....	18,790 62	17,300 62	14,580 00	15,512 25
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	223,586 23	225,971 54	249,166 85	253,805 61
Savings certificates of deposit.....	18,567 50	22,259 50	23,579 50	22,976 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$364,334 32	\$372,993 26	\$384,288 14	\$393,477 92

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

B. G. CORYELL, *President*; O. D. CHAPMAN, *Vice President*; A. D. AGNEW, *Second Vice President*;
F. A. GREENFELDER, *Cashier*; F. A. CHAPMAN, *Assistant Cashier*.

DIRECTORS—B. G. Coryell, O. D. Chapman, F. A. Greenfelder, A. D. Agnew, George M. Peet,
A. Cantwell, M. L. Parshall.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$123,185 52	\$131,302 13	\$133,823 50	\$128,308 24
Bonds, mortgages and securities.....	13,265 00	16,785 25	19,455 09	\$22,505 09
Premiums paid on bonds.....				
Overdrafts.....		179 88	21 72	72 18
Banking house.....	8,600 00	8,600 00	8,600 00	8,600 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,573 11	5,142 09	6,646 41	3,872 16
United States bonds.....				
Due from banks in reserve cities.....	45,042 62	34,137 23	34,499 77	49,835 78
Exchange for clearing house.....				
U. S. National bank currency.....	7,059 00	14,862 00	8,617 00	8,327 00
Gold coin.....	1,000 00	1,000 00	1,000 00	1,000 00
Silver coin.....	660 00	1,250 00	935 00	1,740 00
Nickels and cents.....	138 00	57 00	219 00	212 00
Checks, cash items and internal revenue account.....	632 60	1,747 30	527 06	2,012 01
Totals.....	\$212,255 85	\$216,162 88	\$215,445 15	\$227,580 06
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	130 00	130 00	355 00	355 00
Undivided profits, less current expenses, interest and taxes paid.....	965 90	1,356 61	237 22	611 28
Dividends unpaid.....	87 50	17 50	3 50	
Commercial deposits subject to check.....	47,491 86	46,830 77	44,796 98	43,721 88
Commercial certificates of deposit.....	138,580 59	142,828 00	145,052 50	157,891 90
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$212,255 85	\$216,162 88	\$215,445 15	\$227,580 06

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsey, C. W. Perry, R. H. Jenney, L. Wiesman.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$70,559 37	\$23,516 09	\$37,943 04	\$26,271 18
Bonds, mortgages and securities.....	42,521 36	42,520 04	41,715 82	42,520 82
Premiums paid on bonds.....				
Overdrafts.....	228 83	311 00	117 90	91 07
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	152 60		55 30	94 96
United States bonds.....				
Due from banks in reserve cities.....	47,159 21	47,061 01	58,225 98	60,304 90
Exchange for clearing house.....				
U. S. and National bank currency.....	2,842 00	6,309 00	4,089 00	4,929 00
Gold coin.....	1,815 00	615 00	1,340 00	1,315 00
Silver coin.....	1,434 45	1,079 40	1,143 05	1,075 50
Nickels and cents.....	244 18	162 44	226 73	174 12
Checks, cash items and internal revenue account.....	1,135 96	641 42	687 23	224 08
Totals.....	\$175,792 98	\$187,965 40	\$202,416 05	\$202,611 23
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,482 93	2,822 70	1,569 98	2,940 77
Dividends unpaid.....				
Commercial deposits subject to check.....	59,455 40	67,035 72	66,111 86	62,467 26
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	40,434 67	44,431 47	48,661 41	48,662 53
Savings certificates of deposit.....	47,419 98	46,665 50	50,072 80	62,510 55
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$175,792 98	\$187,965 40	\$202,416 05	\$202,611 23

No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

HARRISON WALTER, *President*; MANLEY BOWER, *Vice President*; R. E. JOSSMAN, *Cashier*.

DIRECTORS.—Harrison Walter, Manley Bower, Edmund Foster, George Grass, W. E. Clark, Joseph A. Jossman, Clarence E. Stanton.

Resources.	Report of	Report of	Report of	Report of
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....				
Exchange for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; W. E. HODGMAN, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. Vanaken, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Olzbe, Newton Baldwin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$211,330 44	\$232,147 55	\$224,404 95	\$312,539 37
Bonds, mortgages and securities.....	136,550 41	139,630 61	167,715 50	181,302 50
Premiums paid on bonds.....				
Overdrafts.....	1,188 53	563 58	1,329 34	2,302 19
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from county treasurer.....				3,695 68
United States bonds.....				
Due from banks in reserve cities.....	67,255 47	69,458 73	66,021 53	59,271 30
Exchange for clearing house.....	296 60	666 47		174 33
U. S. and National bank currency.....	15,365 00	20,508 00	14,653 00	13,326 00
Gold coin.....	5,405 00	5,550 00	7,400 00	12,585 00
Silver coin.....	1,221 57	1,290 70	1,990 70	1,371 20
Nickels and cents.....	69 74	178 83	197 71	218 94
Checks, cash items and internal revenue account.....	5 15	26 00	673 72	15 75
Totals.....	\$438,687 91	\$470,008 47	\$484,386 45	\$486,882 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,165 50	2,314 84	3,276 06	5,025 54
Dividends unpaid.....	30 00		10 00	
Commercial deposits subject to check.....	66,135 79	78,425 84	85,592 37	75,523 98
Commercial certificates of deposit.....	96,083 07	99,379 23	100,288 01	111,366 94
Due to banks and bankers.....				
Certified checks.....			500 00	
Cashier's checks outstanding.....				
Savings deposits.....	213,273 55	223,888 56	233,720 01	233,963 80
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$438,687 91	\$470,008 47	\$484,386 45	\$486,882 26

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*.DIRECTORS.—W. D. Chapple, P. E. Chapple, C. Young, H. E. Dewey, F. P. Dann,
A. S. Wolcott, W. H. Magel.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$48,496 09	\$42,052 77	\$57,057 60	\$53,194 74
Bonds, mortgages and securities.....	52,162 50	48,552 50	52,177 50	53,777 50
Premiums paid on bonds.....	989 49	874 49	833 00	808 00
Overdrafts.....	545 41	2 06	17 12	.....
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,700 00	1,700 80	1,700 00	1,700 00
Other real estate.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	22,819 12	34,985 13	35,898 92	15,228 02
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	2,680 00	3,870 00	3,897 00	4,594 00
Gold coin.....	3,400 00	3,025 00	3,525 00	3,330 00
Silver coin.....	417 00	355 00	650 00	896 10
Nickels and cents.....	6 55	9 96	3 68	9 90
Checks, cash items and internal revenue account.....	.....	99 50	101 02	63 45
Totals.....	\$136,216 16	\$138,526 41	\$158,360 84	\$136,603 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,400 00	4,400 00	4,600 00	4,600 00
Undivided profits, less current expenses, interest and taxes paid.....	234 66	796 55	487 46	560 12
Dividends unpaid.....	18 00	.....	78 00	15 00
Commercial deposits subject to check.....	25,888 15	21,062 16	27,722 47	24,285 51
Commercial certificates of deposit.....	5,971 58	6,662 46	5,434 23	5,048 20
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	.....	.....	.....	.....
Savings certificates of deposit.....	75,208 77	80,605 24	93,038 68	77,094 88
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$136,216 16	\$138,526 41	\$158,360 84	\$136,603 71

STATE BANKING DEPARTMENT.

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*.

DIRECTORS.—David E. Wilson, John B. George, A. B. George, Samuel Gibson, William Burger, Charles Burger, L. A. Melcher, John Blue, John Welborn, Charles Hagenbuch, I. N. Lash, James A. Marsh.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$112,405 33	\$96,656 35	\$89,003 55	\$98,493 23
Bonds, mortgages and securities.....	46,068 01	48,708 65	49,929 51	49,744 51
Premiums paid on bonds.....				
Overdrafts.....	459 11	330 86	663 01	1,923 34
Banking house.....	4,157 27	4,157 27	4,157 29	4,157 29
Furniture and fixtures.....	1,787 53	1,787 53	1,787 52	1,787 53
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	30,151 74	38,080 85	32,778 56	30,023 13
Exchange for clearing house.....				
U. S. and National bank currency.....	4,425 00	1,637 00	4,475 00	2,840 00
Gold coin.....	4,415 00	4,320 00	5,065 00	4,810 00
Silver coin.....	780 65	307 95	469 80	668 85
Nickels and cents.....	46 52	26 03	85 41	61 16
Checks, cash items and internal revenue account.....	38 64		2,149 45	89 92
Totals.....	\$204,734 79	\$195,954 48	\$190,623 10	\$190,236 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,479 07	12,375 23	13,596 30	13,926 13
Dividends unpaid.....				
Commercial deposits subject to check.....	36,523 68	38,399 66	33,943 45	33,953 10
Commercial certificates of deposit.....	121,727 04	110,179 49	106,083 35	108,407 71
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$204,734 79	\$195,954 48	\$190,623 10	\$190,236 94

STATE BANKS OF MICHIGAN.

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No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; EDWIN W. KNIGHTLEY, *Vice President*;
GEORGE CROSSETT HARVEY, *Cashier*.

DIRECTORS.—J. Mark Harvey, W. W. Harvey, S. B. Hagenbuch, Della S. Crossett, Edwin W. Knightley, George Crossett Harvey, Levi A. Strohm.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$63,341 08	\$66,187 89	\$61,683 72	\$72,692 40
Bonds, mortgages and securities	24,489 35	27,020 85	24,596 45	22,867 45
Premiums paid on bonds.....				
Overdrafts.....	729 05	579 46	1,814 95	1,733 93
Banking house.....	5,300 00	5,300 00	5,300 00	5,300 00
Furniture and Fixture.....				
Other real estate.....		5,400 00	5,400 00	5,400 00
Due from other banks and bankers (not reserve cities).....	313 40		4,375 83	2,254 00
United States bonds.....				
Due from banks in reserve cities	23,065 44	20,882 20	42,198 49	41,682 89
Exchange for clearing house				
U. S. and National bank currency.....	3,410 00	1,955 00	3,805 00	4,060 00
Gold coin.....	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin.....	600 60	1,000 00	700 00	1,150 00
Nickels and cents.....	105 21	169 14	168 14	89 25
Checks, cash items and internal revenue account.....	358 83	291 78	575 16	372 11
Totals.....	\$125,582 30	\$143,786 33	\$155,547 74	\$162,601 13
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	452 19	499 26	1,875 25	1,629 48
Dividends unpaid				
Commercial deposits subject to check.....	14,667 54	27,704 16	26,238 72	25,953 28
Commercial certificates of deposit.....		100 00	30 00	251 60
Due to banks and bankers.....				
Certified checks			844 40	
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit	77,462 57	83,483 90	98,569 37	101,866 67
Notes and bills rediscounted				
Bills payable.....				
Totals.....	\$125,582 30	\$143,786 33	\$155,547 74	\$162,601 13

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President*; ROBERT GRAY, *Vice President*; W. CALKINS, *Cashier*;
H. E. NIGGEMAN, *Assistant Cashier*.

DIRECTORS.—John P. Niggeman, Jr., D. McNair, Robert Gray, C. F. Lawson, A. E. Sleeper.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$133,688 78	\$141,579 55	\$164,441 49	\$164,467 73
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....	338 17	390 13	232 40	1,029 43
Banking house.....	2,590 00	2,590 00	2,590 00	2,590 00
Furniture and fixtures.....	2,760 00	2,760 00	2,760 00	2,760 00
Other real estate.....	1,575 00	1,575 00	1,575 00	1,575 00
Due from other banks and bankers (not reserve cities).....	1,642 91	214 68	418 84	1,729 55
United States bonds.....				
Due from banks in reserve cities.....	31,232 19	35,627 53	30,889 86	31,758 53
Exchange for clearing house.....	1,329 55	576 69	295 86	1,751 40
U. S. and National bank currency.....	9,565 00	7,800 00	7,195 00	12,720 00
Gold coin.....	1,882 50	1,907 50	875 50	1,522 50
Silver coin.....	591 75	613 80	687 25	370 00
Nickels and cents.....	17 21	72 13	68 64	39 08
Checks, cash items and internal revenue account.....	10 00	10 00	10 00	10 00
Totals.....	\$187,218 06	\$195,717 01	\$302,139 34	\$322,323 20
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$35,000 00
Surplus fund.....	5,100 00	5,100 00	6,000 00	7,250 00
Undivided profits, less current expenses, interest and taxes paid.....	2,535 04	4,307 14	1,867 34	1,291 53
Dividends unpaid.....				
Commercial deposits subject to check.....	44,805 46	49,694 98	52,418 36	65,625 30
Commercial certificates of deposit.....	95,580 62	98,908 25	104,205 78	104,696 50
Due to banks and bankers.....			80 48	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,196 94	7,706 64	7,566 38	8,459 87
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$187,218 06	\$195,717 01	\$302,139 34	\$322,323 20

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; FRANK J. BATTERSBEE, *Cashier*; MELVIN H. AITKIN, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, John H. Richardson, Frank J. Battersbee.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$89,876 76	\$88,309 72	\$88,245 49	\$88,084 48
Bonds, mortgages and securities.....	9,122 50	9,441 50	10,426 50	10,745 00
Premiums paid on bonds.....				
Overdrafts.....		90 59	787 22	1,346 73
Banking house.....	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	938 98	938 98	938 98	938 98
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	126 97	120 00	2,704 06	1,833 04
United States bonds.....				
Due from banks in reserve cities.....	15,598 67	12,027 53	12,855 38	14,411 83
Exchange for clearing house.....	505 09	357 16	18 16	
U. S. and National bank currency.....	1,981 00	1,580 00	6,185 00	630 00
Gold coin.....	10 00		145 00	
Silver coin.....	271 30	126 00	282 90	337 50
Nickels and cents.....	42 23	47 71	21 89	29 56
Checks, cash items and internal revenue account.....	96 25	66 75	269 59	97 21
Totals.....	\$120,609 75	\$115,200 94	\$124,975 12	\$120,049 28
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,800 00	2,800 00	2,800 00	2,800 00
Undivided profits, less current expenses, interest and taxes paid.....	470 89	921 21	1,572 49	2,297 79
Dividends unpaid.....				
Commercial deposits subject to check.....	45,841 71	38,489 81	48,480 10	40,169 97
Commercial certificates of deposit.....	46,337 48	46,006 68	46,842 89	53,508 56
Due to banks and bankers.....	159 67	1,983 29	279 64	1,277 96
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	5,000 00	
Totals.....	\$120,609 75	\$115,200 94	\$124,975 12	\$120,049 28

STATE BANKING DEPARTMENT

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. MCBRATNEY, *Assistant Cashier*.

DIRECTORS.—A. B. Cullen, Israel Hill, James H. Baxter, Charles Blackmore, J. F. Cartwright,
Geo. Leach, Simeon R. Billings, F. H. Jaques, Samuel T. Hall.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$44,336 63	\$48,437 75	\$44,463 24	\$43,659 94
Bonds, mortgages and securities.....	40,335 00	43,975 00	45,044 00	45,014 00
Premiums paid on bonds.....				
Overdrafts.....	230 06	39 79	149 46	51 66
Banking house.....	6,100 00	6,100 00	6,100 00	6,100 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,579 30	632 64	1,327 96	2,108 21
United States bonds.....				
Due from banks in reserve cities.....	6,777 10	8,413 17	1,976 17	16,511 23
Exchange for clearing house.....				
U. S. and National bank currency.....	1,897 00	5,441 00	2,276 00	1,635 00
Gold coin.....	695 00	810 00	1,485 00	1,230 00
Silver coin.....	687 60	423 45	929 75	711 25
Nickels and cents.....	218 96	21 62	47 96	76 41
Checks, cash items and internal revenue account.....	2,000 00	3 25	40 00	608 00
Totals.....	\$106,205 65	\$115,647 67	\$105,189 54	\$119,105 80
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	725 00	725 00	800 00	800 00
Undivided profits, less current expenses, interest and taxes paid.....	496 29	1,077 27	794 72	1,308 27
Dividends unpaid.....				
Commercial deposits subject to check.....	18,884 67	21,649 77	10,131 22	21,314 60
Commercial certificates of deposit.....		72,196 63		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	66,100 59		73,463 60	75,687 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$106,205 65	\$115,647 67	\$105,189 54	\$119,105 80

STATE BANKS OF MICHIGAN.

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No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. E. LAWRENCE, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—A. W. Copley, E. B. Copley, L. D. Hill, P. W. Van Duser, A. E. Lawrence.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$73,176 56	\$61,280 36	\$59,078 53	\$58,333 67
Bonds, mortgages and securities	28,044 00	43,134 53	42,309 53	44,073 76
Premiums paid on bonds				
Overdrafts	1,061 64	1,279 89	226 84	57 87
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	2,385 00	2,385 00	1,907 63	1,907 63
Due from other banks and bankers (not reserve cities)	105 00	122 00	1,272 20	578 95
United States bonds				
Due from banks in reserve cities	6,602 50	3,782 30	11,954 17	33,543 56
Exchange for clearing house				
U. S. and National bank currency	4,045 00	2,368 00	2,455 00	4,542 00
Gold coin	3,410 70	2,565 00	2,940 00	3,075 00
Silver coin	802 50	523 75	316 95	952 90
Nickels and cents	132 39	111 84	83 25	88 47
Checks, cash items and internal revenue account	58 76	19 75	6 90	147 85
Totals	\$123,324 05	\$122,604 42	\$121,011 00	\$150,701 68
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	3,750 00	3,750 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid	1,906 60	2,704 62	3,187 92	4,193 06
Dividends unpaid				
Commercial deposits subject to check	34,235 57	26,016 02	22,301 53	56,065 06
Commercial certificates of deposit	23,380 83	22,608 78	22,006 26	26,316 90
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	27,051 05	25,525 00	26,545 29	30,136 67
Notes and bills rediscounted				
Bills payable	3,000 00	3,000 00	3,000 00	
Totals	\$123,324 05	\$122,604 42	\$121,011 00	\$150,701 68

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; AMANDA ARNOT, *Vice President*; E. M. MARK, *Cashier*;
N. L. LANDEBURG, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Amanda Arnot, Myra Arnot Mark, Phebe Arnot Reid, E. M. Mark.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$24,537 24	\$26,443 32	\$103,353 22	\$101,017 71
Bonds, mortgages and securities	6,900 00	8,734 00	12,108 06	12,019 33
Premiums paid on bonds				
Overdrafts	1,223 37	998 75	701 59	1,239 40
Banking house	1,024 96	1,024 96	1,024 96	1,024 96
Furniture and fixtures	1,042 02	1,045 26	2,132 36	2,132 36
Other real estate Due from other banks and bankers (not reserve cities)	7,382 55	5,461 23		
United States bonds				
Due from banks in reserve cities	7,859 28	9,450 38	13,556 49	12,336 13
Exchange for clearing house	2,786 14	1,767 50		
U. S. and National bank currency	7,710 00	6,406 00	4,270 00	4,380 00
Gold coin		240 00	820 00	75 00
Silver coin	35 45	2 20	540 50	371 15
Nickels and cents	2 66	2 96	16 06	32 74
Checks, cash items and internal revenue account			338 64	111 14
Totals	\$131,408 07	\$134,516 56	\$139,771 88	\$136,239 92
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	830 21	1,564 88	830 06	2,003 52
Dividends unpaid				
Commercial deposits subject to check	33,398 79	29,797 37	27,558 34	28,441 88
Commercial certificates of deposit	79,124 67	85,154 31	93,383 48	87,194 52
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$131,408 07	\$134,516 56	\$139,771 88	\$136,239 92

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; J. M. BOSTWICK, *Cashier*;
M. E. WEST, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson, A. H. Davis.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$62,100 81	\$64,889 98	\$70,322 31	\$77,887 84
Bonds, mortgages and securities.....	4,971 00	5,884 50	4,283 75	4,826 25
Premiums paid on bonds.....				
Overdrafts.....	965 12	1,524 32	2,179 31	825 79
Banking house.....	2,198 07	2,198 07	1,985 00	1,975 00
Furniture and fixtures.....	1,216 95	1,216 95	1,050 00	1,061 50
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not re- serve cities).....	160 92	309 41	239 84	
United States bonds.....				
Due from banks in reserve cities.....	4,619 32	5,021 52	6,133 03	8,640 47
Exchange for clearing house.....		500 00	463 92	
U. S. bonds and National bank currency.....	2,908 00	1,711 00	640 00	3,076 00
Gold coin.....	1,995 00	2,005 00	1,955 00	2,015 00
Silver coin.....	159 45	517 25	473 45	35 50
Nickels and cents.....	12 86	8 66	32	1 93
Checks, cash items and internal revenue ac- count.....	429 95	13 13	38 54	1,169 39
Totals.....	\$83,237 45	\$87,240 79	\$91,334 47	\$103,014 87
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	775 00	775 00	1,200 00	1,200 00
Undivided profits, less current expenses, in- terest and taxes paid.....	2,680 95	3,247 95	103 19	1,619 04
Dividends unpaid.....				
Commercial deposits subject to check.....	26,539 82	25,697 40	21,164 30	29,148 73
Commercial certificates of deposit.....	38,224 55	40,146 42	50,117 20	50,322 30
Due to banks and bankers.....	17 13	2,374 02	3,749 78	5,724 60
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$83,237 45	\$87,240 79	\$91,334 47	\$103,014 87

No. 210.

DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHARLES E. LYON, *President*; ANDREW H. GREEN, JR., *Vice President*; H. E. CANDLEW, *Cashier*.

DIRECTORS.—Chas. E. Lyon, F. J. Clippert, Charles K. Latham, F. A. Smith, Andrew H. Green, Jr., Geo. H. Russel.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$98,312 92	\$101,894 77	\$95,165 75	\$100,625 29
Bonds, mortgages and securities.....	67,800 00	67,415 00	69,040 00	85,210 00
Premiums paid on bonds.....	866 35	855 85	855 85	855 85
Overdrafts.....	1,903 57	1,124 71	17 85	387 77
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	3,442 54	3,442 54	3,390 54	3,390 54
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	58,641 25	14,501 12	48,370 69	66,350 26
Exchange for clearing house.....				
U. S. and National bank currency.....	4,068 00	5,942 00	7,337 00	5,372 00
Gold coin.....	2,510 00	1,065 00	435 00	2,155 00
Silver coin.....	1,107 45	908 35	1,303 35	834 60
Nickels and cents.....	50 84	129 99	148 80	187 50
Checks, cash items and internal revenue ac- count.....	81 45	889 23	941 73	459 79
Totals.....	\$252,309 37	\$210,773 55	\$249,496 55	\$278,428 69
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	325 00	325 00	500 00	500 00
Undivided profits, less current expenses, in- terest and taxes paid.....	1,103 53	1,888 76	1,999 39	3,456 32
Dividends unpaid.....				
Commercial deposits subject to check.....	107,915 46	72,568 59	101,718 39	116,901 99
Commercial certificates of deposit.....	1,633 43	1,368 43	1,543 27	1,552 13
Due to banks and bankers.....				
Certified checks.....	135 44	5,565 14	1,247 70	920 00
Cashier's checks outstanding.....				
Savings deposits.....	116,196 51	104,062 63	117,487 80	130,066 25
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$252,309 37	\$210,773 55	\$249,496 55	\$278,428 69

STATE BANKS OF MICHIGAN.

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No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

W. A. PUNGS, *President*; C. P. COLLINS, *Vice President*; HARRY J. FOX, *Cashier*;
MEYER BING, *Assistant Cashier*.

DIRECTORS.—Wm. T. Gage, Wm. A. Pungs, Harry J. Fox, Chas. P. Collins, Alex. I. McLeod,
D. C. Rexford, Wm. Reid.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$301,075 70	\$302,541 25	\$285,088 03	\$274,106 06
Bonds, mortgages and securities.....	329,486 09	311,606 29	302,915 59	303,687 08
Premiums paid on bonds.....				
Overdrafts.....	209 91	12 86	562 99	98 85
Banking house.....				
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....	12,284 09	8,484 09	3,614 09	3,614 09
Due from other banks and bankers (not re- serve cities).....	3,969 27	7,919 94	5,064 32	9,000 92
United States bonds.....				
Due from banks in reserve cities.....	45,908 42	66,152 38	48,518 78	45,633 35
Exchange for clearing house.....	5,828 13	9,002 47	3,513 35	2,494 21
U. S. and National bank currency.....	16,642 00	13,616 00	24,991 00	20,155 00
Gold coin.....	8,672 50	6,450 00	7,717 50	6,065 00
Silver coin.....	1,413 75	1,447 10	1,455 15	1,413 15
Nickels and cents.....	67 75	33 96	53 97	124 84
Checks, cash items and internal revenue ac- count.....		1,251 19	618 45	271 85
Totals.....	\$726,683 61	\$729,622 44	\$685,213 81	\$668,299 95
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	27,500 00	27,500 00	27,500 00	27,500 00
Undivided profits, less current expenses, in- terest and taxes paid.....	6,549 36	7,028 91	7,231 64	16,101 98
Dividends unpaid.....				
Commercial deposits subject to check.....	103,888 58	135,925 25	113,764 61	100,948 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	3,302 18	6,204 01	6,730 66	2,601 59
Cashier's checks outstanding.....	7,300 42	3,335 00	175 00	195 00
Savings deposits.....	453,300 26	420,832 50	404,994 72	404,448 95
Savings certificates of deposit.....	25,841 81	29,296 77	24,817 18	16,503 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$726,683 61	\$729,622 44	\$685,213 81	\$668,299 95

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

RICHARD H. FYFE, *President*; THOMAS BERRY, *Vice President*; FRANK F. TILLOTSON, *Cashier*.

DIRECTORS.—Levi L. Barbour, Thomas Berry, C. A. Kent, Frank F. Tillotson, Richard H. Fyfe, W. F. Jewell, Frank P. Glazier, George Osius, Theo. E. Quinby, David S. Carter, Gaylord Gibbs, Fred Postal.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$855,020 66	\$823,137 38	\$752,243 28	\$742,911 41
Bonds, mortgages and securities.....	491,936 60	488,413 38	487,891 61	476,376 81
Premiums paid on bonds.....	1,423 55	1,010 00	1,010 00	1,010 00
Overdrafts.....	446 29	206 26	161 21	310 90
Banking house.....				
Furniture and fixtures.....	14,960 50	14,960 50	14,960 50	14,960 50
Other real estate.....	130,553 06	127,784 87	124,151 27	126,659 10
Due from other banks and bankers (not re- serve cities).....	19,524 02	24,233 67	17,481 78	31,908 86
United States bonds.....				
Due from banks in reserve cities.....	86,153 57	151,205 33	120,319 68	143,686 69
Exchange for clearing house.....	21,457 64	30,329 83	43,818 59	16,947 51
U. S. and National bank currency.....	52,060 00	58,802 00	31,896 00	56,929 00
Gold coin.....	48,707 50	42,285 00	45,546 00	54,380 50
Silver coin.....	2,545 00	2,698 00	1,128 30	2,692 00
Nickles and cents.....	136 51	127 47	87 52	41 16
Checks, cash items and internal revenue ac- count.....		1,282 66	1,620 88	2,001 26
Total.....	\$1,724,944 90	\$1,767,476 35	\$1,641,825 62	\$1,670,824 70
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	30,000 00	30,000 00	31,000 00	31,000 00
Undivided profits, less current expenses, in- terest and taxes paid.....	7,312 71	12,651 34	10,907 77	14,656 98
Dividends unpaid.....	32 50	32 50	187 50	50 00
Commercial deposits subject to check.....	349,034 47	402,929 95	377,897 20	468,524 26
Commercial certificates of deposit.....	14,427 44	56,494 96	5,583 00	7,277 00
Due to banks and bankers.....	268,641 85	288,104 04	215,137 10	192,041 24
Certified checks.....	12,336 85	3,756 65	14,796 12	15,521 96
Cashier's checks outstanding.....	99 13	102 08	59 25	2,923 75
Savings deposits.....	711,313 84	661,892 16	661,894 73	644,326 30
Savings certificates of deposit.....	131,746 61	109,512 67	124,413 95	94,503 21
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,724,944 90	\$1,767,476 35	\$1,641,825 62	\$1,670,824 70

No. 37.

*THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

F. C. PINGREE, *President*; FRANK C. ANDREWS, *Vice President*; H. R. ANDREWS, *Cashier*;
 JOE A. SHULTE, E. J. SNOVER, *Assistant Cashiers*; A. W. MUEB, *Auditor*.

DIRECTORS.—F. C. Pingree, W. L. Andrus, F. C. Andrews, Joseph Schrage, Homer McGraw, Fred
 S. Osborne, H. R. Andrews, W. T. McGraw.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchange for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits, subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Treasurer's checks outstanding.....				
Savings dep sits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Insolvent Feb. 10, 1902.

STATE BANKING DEPARTMENT.

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIC B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*; CYRUS BOSS, *Assistant Cashier*.

DIRECTORS.—Sidney D. Miller, Frederic B. Sibley, George Hendrie, Chas. A. Dean, William K. Anderson, Edmund A. Chapoton, De Witt C. Delamater, James H. Muir, Philip A. McMillan.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,600,294 00	\$1,635,242 59	\$1,699,896 84	\$1,734,453 69
Bonds, mortgages and securities.....	4,250,741 12	4,246,135 54	4,455,690 73	4,372,156 96
Premiums paid on U. S. bonds.....	36,537 50	35,337 50	33,887 50	32,562 50
Overdrafts.....	3,086 64	1,204 24	1,215 10	355 40
Banking house.....				
Furniture and fixtures.....	2,788 13	2,724 80	2,675 80	2,671 30
Other real estate.....	201,926 47	233,370 19	254,716 52	232,528 13
Due from other banks and bankers (not reserve cities).....	15,281 06	13,726 39	16,316 53	21,667 43
United States bonds.....	400,000 00	400,000 00	400,000 00	400,000 00
Due from banks in reserve cities.....	601,399 61	655,879 77	468,641 50	573,823 05
Exchange for clearing house.....	32,910 43	24,067 68	15,760 47	79,635 23
U. S. and National bank currency.....	312,828 00	317,403 00	290,196 00	292,639 00
Gold coin.....	338,107 50	345,845 00	299,227 50	349,175 00
Silver coin.....	23,953 00	24,624 20	23,148 90	25,832 15
Nickels and cents.....	402 85	495 56	441 24	238 70
Checks, cash items and internal revenue account.....	2,105 45	5,807 93	2,250 67	2,448 41
Totals.....	\$3,002,361 76	\$3,041,854 39	\$7,969,065 80	\$3,140,237 05
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid.....	325,633 57	333,660 35	340,413 81	260,073 83
Dividends unpaid.....	600 00	600 00	600 00	600 00
Commercial deposits subject to check.....	468,791 56	476,787 99	440,327 84	504,617 47
Commercial certificates of deposit.....	37,120 39	40,264 22	43,023 65	40,216 91
Due to banks and bankers.....	222,107 68	139,283 24	137,480 75	163,518 67
Certified checks.....	6,561 24	36,392 64	13,465 50	930 26
Cashier's checks outstanding.....		5,018 86	2,982 93	5 00
Savings deposits.....	6,441,547 32	6,509,857 09	6,490,771 32	6,580,275 91
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,002,361 76	\$3,041,854 39	\$7,969,065 80	\$3,140,237 05

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, HENRY STEPHENS, *Vice Presidents*;
RALPH STONE, *Secretary*.

DIRECTORS.—Ammi W. Wright, Theodore D. Buhl, Henry L. Kanter, James E. Davidson, Frederick E. Driggs, Merton E. Farr, James McGregor, Charles A. Dean, Oren Scotten, Edwin C. Nichols, George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Henry Stephens, James N. Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Alexander McPherson, Charles M. Heald, Sidney T. Miller, Frank W. Gilchrist, Eldridge M. Fowler, Frank W. Eddy, Rasmus Hanson, Lucius Lilley.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Collateral loans—time.....	\$2,008,255 08	\$1,932,325 08	\$1,610,003 31	\$1,579,867 48
Collateral loans—demand.....	381,900 00	538,250 00	428,050 00	557,650 00
Loans on real estate mortgages, in office.....	13,000 00	21,200 00	36,378 07	50,992 08
Loans on real estate mortgages, with State Treasurer.....	125,019 50	125,019 50	125,019 50	125,033 00
Other loans.....				
Bonds—in office.....	255,000 00	254,000 00	350,000 00	214,000 00
Bonds—with State Treasurer.....	75,000 00	75,000 00	75,000 00	75,000 00
Stocks.....				
Real estate owned.....				
Other investments.....				
Advances to trusts.....		65 00	336 89	511 81
Premiums paid.....	17,054 10	8,232 05	11,009 13	8,052 28
Safe deposit vaults.....				
Furniture and fixtures.....				
Due from approved reserve agents.....				
Due from other banks and bankers.....	375,574 19	549,389 37	602,915 51	507,884 17
Cash items.....	70,537 98	79,809 43	70,015 51	81,026 91
Nickels and cents.....	27	2 25	2 03	2 71
Silver coin.....	31 40	15 55	16 75	46 80
Gold coin.....	35 00	130 00	110 00	30 00
U. S. and National bank notes.....	523 00	811 00	660 00	2,089 00
Totals.....	\$3,321,930 47	\$3,584,299 18	\$3,309,516 70	\$3,202,136 24
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus funds.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits, (less expenses, interest and taxes paid).....	68,605 61	82,089 99	113,974 54	123,211 17
Dividends unpaid.....	180 00		100 00	
Trust deposits.....	2,253,144 86	2,502,259 19	2,196,442 16	2,073,925 07
Debentures.....				
Other liabilities.....				
Totals.....	\$3,321,930 47	\$3,584,299 18	\$3,309,516 70	\$3,202,136 24

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President*; J. L. HUDSON, GEORGE H. BARBOUR, *Vice Presidents*;
 CHARLES A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*; D. S. CARNEGIE, *Auditor*.

DIRECTORS.—George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B
 McKay, Bethune Duffield, Marshall H. Godfrey, Augustus C. Stellwagen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$1,035,979 58	\$963,185 35	\$916,777 05	\$824,707 19
Bonds, mortgages and securities	1,362,511 43	1,714,702 44	1,747,515 47	1,773,580 57
Premiums paid on bonds			9,250 00	9,250 00
Overdrafts	250 87		12 27	22 95
Banking house	30,000 00	33,307 28	33,491 29	33,491 29
Furniture and fixtures	2,991 00	2,991 00	2,991 00	2,991 00
Other real estate	104,043 30	104,043 30	108,873 94	116,784 93
Due from other banks and bankers (not reserve cities)	2,689 91	951 40	9,273 70	2,167 91
United States bonds				
Due from banks in reserve cities	333,330 56	413,191 22	346,201 09	356,294 27
Exchange for clearing house	25,562 82	33,421 05	31,727 59	60,644 49
U. S. and National bank currency	299,666 00	97,489 00	103,822 00	119,186 00
Gold coin	44,879 00	60,309 50	103,678 00	131,507 50
Silver coin	7,720 01	8,164 90	7,067 15	8,273 45
Nickels and cents	825 98	652 91	589 32	771 38
Checks, cash items and internal revenue account	1,785 94	924 03	2,408 50	3,210 17
Totals	\$3,252,186 40	\$3,433,333 38	\$3,423,677 37	\$3,442,883 10
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	70,000 00	70,000 00	80,000 00	80,000 00
Undivided profits, less current expenses, interest and taxes paid	30,185 50	25,414 63	27,627 44	32,117 45
Dividends unpaid	15 00	15 00	15 00	
Commercial deposits subject to check	816,368 40	883,750 79	833,970 21	743,223 24
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	18,535 68	35,642 72	4,696 35	2,173 71
Cashier's checks outstanding	7,119 20	11,221 89	8,151 81	9,132 67
Savings deposits	1,958,976 50	2,048,650 66	2,128,986 18	2,224,857 70
Savings certificates of deposit	149,378 68	155,840 74	139,795 62	150,074 66
Reserve for taxes	1,607 44	2,796 90	434 76	1,303 67
Notes and bills rediscounted				
Bills payable				
Totals	\$3,252,186 40	\$3,433,333 38	\$3,423,677 37	\$3,442,883 10

No. 5.

GERMAN-AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHAS. E. KANTER, LOUIS BLITZ, *Vice Presidents*; GEO. H. KIRCHNER, *Cashier*.

DIRECTORS.—C. E. Kanter, John S. Gray, Philip Breitmeyer, Louis Blitz, George H. Kirchner.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$659,814 06	\$694,111 74	\$702,781 44	\$742,060 28
Bonds, mortgages and securities.....	413,921 92	394,073 76	390,278 21	387,906 22
Premiums paid on bonds.....				
Overdrafts	4,080 52	4,666 83	5,871 55	2,332 04
Banking house				
Furniture and fixtures.....	1,500 00	1,500 00	1,000 00	1,000 00
Other real estate.....	39,422 45	35,486 97	33,534 30	30,743 38
Due from other banks and bankers (not reserve cities).....	5,170 25	3,126 52	5,467 51	5,939 90
United States bonds.....				
Due from banks in reserve cities.....	131,075 74	112,220 03	163,080 49	80,483 48
Exchange for clearing house.....	6,593 85	23,496 45	16,053 55	7,796 30
U. S. and National bank currency.....	75,081 00	56,403 00	53,598 00	65,533 00
Gold coin	61,065 00	65,397 50	56,597 50	53,555 00
Silver coin	13,163 05	9,891 25	5,859 70	6,079 35
Nicksels and cents.....	267 24	219 69	276 24	320 72
Checks, cash items and internal revenue account	1,309 77	1,701 40	3,205 64	892 34
Totals	\$1,412,414 85	\$1,402,365 24	\$1,437,554 13	\$1,385,642 11
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	12,500 00	12,500 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	26,874 81	29,320 25	25,091 29	30,887 75
Dividends unpaid	75 00	75 00		
Commercial deposits subject to check.....	248,362 84	245,771 57	235,578 61	235,382 08
Commercial certificates of deposit.....	4,410 00	10,960 00	12,384 55	13,974 19
Due to banks and bankers.....	62,246 75	44,549 65	102,616 18	64,135 76
Certified checks	797 11	14,463 07	9,850 97	2,524 22
Cashier's checks outstanding.....	12,842 33	1,337 16	14,184 87	6,204 20
Savings deposits	944,306 01	943,398 54	917,817 66	912,533 91
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$1,412,414 85	\$1,402,365 24	\$1,437,554 13	\$1,385,642 11

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; CHARLES I. FARRELL, *Vice President*; JULIUS H. HAASS, *Cashier*; WM. MCCLINAHEN, *Auditor*.

DIRECTORS.--James McGregor, Chas. I. Farrell, Leartus Connor, Frederick Guenther, Ralph Phelps, Jr., Julius H. Haass, Geo. H. Clippert, Wm. K. Anderson, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$795,916 90	\$806,609 08	\$844,943 75	\$841,367 92
Bonds, mortgages and securities.....	1,681,348 78	1,598,870 88	1,638,411 73	1,634,120 99
Premiums paid on bonds.....				
Overdrafts	112 13	430 57	392 08	361 62
Banking house				
Furniture and fixtures.....	16,000 00	16,000 00	15,000 00	15,000 00
Other real estate.....	42,268 29	36,398 10	54,028 69	51,636 46
Due from other banks and bankers (not reserve cities).....	8,765 68	18,968 81	12,389 15	14,692 70
United States bonds.....				
Due from banks in reserve cities.....	253,469 46	455,365 00	422,798 74	338,377 62
Exchange for clearing house.....	15,108 34	19,800 52	24,301 94	21,741 98
U. S. and National bank currency.....	89,885 00	82,667 00	101,427 00	121,676 00
Gold coin	52,517 50	64,322 50	51,477 50	57,230 00
Silver coin	12,449 75	13,985 00	4,454 75	12,665 50
Nickels and cents.....	132 52	135 08	529 78	760 78
Checks, cash items and internal revenue account	201 64	445 74	465 64	1,563 00
Totals	\$2,968,110 99	\$3,100,907 78	\$3,170,620 75	\$3,211,174 57
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,415 24	19,120 71	16,258 11	26,653 69
Dividends unpaid				
Commercial deposits subject to check.....	407,090 02	549,796 63	537,352 59	557,892 48
Commercial certificates of deposit.....	9,520 92	6,802 70	3,045 00	2,485 00
Due to banks and bankers.....	46,121 23	46,548 18	39,612 52	38,314 17
Certified checks	13,863 99	19,293 84	14,195 75	24,447 44
Cashier's checks outstanding.....				
Savings deposits	2,139,107 75	2,109,266 59	2,205,096 41	2,220,965 48
Savings certificates of deposit.....	85,991 84	90,079 13	96,060 37	85,416 31
Notes and bills rediscounted.....				
Bills payable				
Totals	\$2,968,110 99	\$3,100,907 78	\$3,170,620 75	\$3,211,174 57

STATE BANKS OF MICHIGAN.

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No. 94.

* THE MARINE SAVINGS BANK OF DETROIT, DETROIT.

Organized March 23, 1890.

J. W. DAILEY, *President*; JOHN PRIDGEON, JR., *Vice President*; WM. E. REILLY, *Cashier*;
GEORGE R. BEARD, *Assistant Cashier*.

DIRECTORS.—A. A. Parker, J. W. Dailey, Sidney T. Miller, John Pridgeon, Jr., Charles F. Bielman,
L. C. Waldo, Robert T. Gray, M. E. Farr, Frank Flier, Geo. M. Hendrie.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$298,068 64	\$379,407 21	\$417,714 24	\$388,064 88
Bonds, mortgages and securities.....	246,543 85	252,293 96	249,721 00	239,412 52
Premiums paid on bonds.....				
Overdrafts	230 12	1,014 75	2 45	1,162 81
Banking house				
Furniture and fixtures.....	1,265 80	1,265 80	1,265 80	1,265 80
Other real estate.....	7,222 39	9,536 55	7,598 00	7,598 00
Due from other banks and bankers (not reserve cities).....	2,077 35	5,402 45	2,760 33	7,224 47
United States bonds.....				
Due from banks in reserve cities.....	142,313 41	73,761 30	104,486 95	115,467 67
Exchange for clearing house.....	3,942 43	20,885 69	8,689 77	7,452 27
U. S. and National bank currency.....	23,796 00	19,369 00	24,196 00	17,957 00
Gold coin	13,922 50	15,410 00	15,500 00	15,340 00
Silver coin	1,263 06	2,020 70	13,144 45	7,606 20
Nickels and cents.....	81 81	148 04	294 53	196 46
Checks, cash items and internal revenue account	281 83	667 03	1,096 87	380 19
Totals	\$741,608 68	\$781,102 48	\$846,422 38	\$839,178 27
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,870 14	14,514 74	13,802 19	18,491 24
Dividends unpaid			108 00	
Commercial deposits subject to check.....	269,011 51	271,376 18	343,585 42	259,749 97
Commercial certificates of deposit.....	2,150 00	19,240 00	1,320 00	5,600 00
Due to banks and bankers.....	26,180 95	23,034 33	24,991 10	31,446 10
Certified checks	309 64	4,333 59	8,903 74	4,566 31
Cashier's checks outstanding.....	95 50	14,743 77	30 92	2 17
Savings deposits	263,221 86	268,414 79	282,361 73	315,571 18
Savings certificates of deposit.....	49,169 08	45,445 08	51,319 28	82,361 20
Notes and bills rediscounted.....				
Bills payable				
Totals	\$741,608 68	\$781,102 48	\$846,422 38	\$839,178 27

*Formerly The Detroit River Savings Bank.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; CHARLES C. JENKS, *Vice President*; CHARLES EMMERSON *Treasurer*;
 GEORGE WILEY, *Assistant Treasurer*.

TRUSTEES.—A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, George Peck,
 Frank Crandall, Charles C. Jenks, Hoyt Post, F. A. Goodrich, James D. Standish, Claudius H.
 Candler.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$601,572 23	\$582,425 39	\$645,173 44	\$619,092 49
Bonds, mortgages and securities.....	907,402 64	1,017,189 56	992,412 73	984,099 20
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Overdrafts	1,431 41	42 76	98 56	10 78
Banking house				
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,200 00
Other real estate.....	57,141 22	57,141 22	57,141 22	57,141 22
Due from other banks and bankers (not reserve cities).....		6,000 00		
United States bonds.....				
Due from banks in reserve cities.....	305,337 28	290,680 72	217,153 70	391,910 72
Exchange for clearing house.....	18,201 74	14,869 26	7,842 38	14,151 92
U. S. and National bank currency.....	37,906 25	42,213 00	37,547 00	64,005 00
Gold coin	70,845 90	71,588 40	70,666 70	70,338 00
Silver coin	2,032 70	1,855 70	777 60	1,088 25
Nickels and cents.....	104 21	77 29	69 43	66 74
Checks, cash items and internal revenue account	539 20	811 65	689 89	418 08
Totals	\$2,010,014 78	\$2,082,034 95	\$2,036,767 65	\$2,210,122 35
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,502 58	20,616 38	23,990 29	32,688 68
Dividends unpaid	45 00		129 06	
Commercial deposits subject to check.....	341,376 77	404,217 38	347,097 82	432,957 06
Commercial certificates of deposit.....	378 00	20,942 23	21,234 27	23,075 97
Due to banks and bankers.....	16,879 71	12,711 91	4,957 08	3,024 12
Certified checks	2,011 41	6,064 34	2,410 55	1,970 86
Cashier's checks outstanding.....	10,561 34	405 25	533 37	
Savings deposits	1,312,985 92	1,291,659 29	1,296,195 75	1,358,137 08
Savings certificates of deposit.....	105,284 10	125,418 17	140,219 52	158,268 63
Notes and bills rediscounted.....				
Bills payable				
Totals	\$2,010,014 78	\$2,082,034 95	\$2,036,767 65	\$2,210,122 35

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; E. H. DOYLE, *1st Vice President*; ALBERT H. WEBB, *3d Vice President*; J. H. JOHNSON, *Cashier*; J. A. LATTA, H. H. ELLERTON, *Assistant Cashiers*.

DIRECTORS.—E. O. Grosvenor, Herman Becker, F. Howard, M. Brennan, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Cornelius Corbett, Geo. H. Lesher, D. H. MacLachlan, J. A. Latta.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,229,679 96	\$2,188,480 20	\$2,561,379 65	\$2,421,508 24
Bonds, mortgages and securities.....	818,661 45	702,425 29	823,125 28	847,561 81
Premiums paid on bonds.....				
Overdrafts	2,917 19	2,645 12	7,912 53	1,691 50
Banking house	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	11,500 00	12,125 00	12,975 00	13,123 50
Other real estate.....	49,775 67	49,935 51	49,825 61	46,825 61
Due from other banks and bankers (not reserve cities).....	78,718 28	90,498 22	119,006 10	127,717 46
United States bonds.....				
Due from banks in reserve cities.....	411,734 76	328,202 67	416,479 64	364,472 85
Exchange for clearing house.....	28,574 42	28,262 98	88,625 77	85,908 41
U. S. and National bank currency.....	101,825 00	236,394 00	160,901 00	164,133 00
Gold coin	48,555 00	116,842 50	104,975 00	46,465 00
Silver coin	46,461 00	21,035 00	6,147 00	10,192 75
Nickels and cents.....	1,911 02	1,174 42	1,449 64	1,662 65
Checks, cash items and internal revenue account	15,855 54	13,903 64	19,031 64	18,099 79
Totals	\$4,021,190 29	\$4,026,930 55	\$4,546,836 86	\$4,274,358 57
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	18,974 49	20,950 19	23,000 26	18,413 49
Dividends unpaid	97 50			
Commercial deposits subject to check.....	1,091,325 07	1,119,437 22	1,723,140 34	1,426,947 52
Commercial certificates of deposit.....	47,343 97	15,900 59	16,141 34	30,178 69
Due to banks and bankers.....	1,031,122 49	1,068,929 11	908,212 31	853,390 08
Certified checks	3,326 44	7,045 78	14,677 19	11,942 70
Cashier's checks outstanding.....				
Savings deposits	1,312,699 28	1,286,052 19	1,352,512 46	1,432,832 30
Savings certificates of deposit.....	156,301 05	148,615 47	154,152 96	140,653 79
Notes and bills rediscounted.....				
Bills payable				
Totals	\$4,021,190 29	\$4,026,930 55	\$4,546,836 86	\$4,274,358 57

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; GEO. E. LAWSON, *Cashier*;
R. W. SMYLER, *Auditor*.

DIRECTORS.—F. F. Palma, Geo. E. Lawson, M. W. O'Brien, F. A. Schulte, Geo. H. Barbour,
Jeremiah Dwyer, Clarence Carpenter, C. A. DuCharme, Fred T. Moran, Sigmund Rothschild,
M. J. Murphy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,453,637 68	\$2,623,564 09	\$2,528,245 01	\$2,020,602 00
Bonds, mortgages and securities.....	5,419,504 99	5,287,941 27	4,901,625 32	5,080,844 88
Premiums paid on bonds.....	27,739 50	27,739 50	16,588 35	23,441 35
Overdrafts	1,750 81	10,445 02	515 01	5,290 79
Banking house				
Furniture and fixtures.....	8,600 00	8,600 00	5,100 00	5,100 00
Other real estate.....	144,316 16	139,438 98	129,329 51	128,729 85
Due from other banks and bankers (not reserve cities).....	36,704 90	54,754 83	59,378 41	54,614 23
United States bonds.....				
Due from banks in reserve cities.....	1,416,792 93	1,298,179 23	1,045,853 07	1,093,294 61
Exchange for clearing house.....	46,965 83	99,834 78	46,836 63	98,738 35
U. S. and National bank currency.....	458,277 00	337,107 00	270,932 00	296,354 00
Gold coin	189,112 50	189,305 00	203,152 50	230,367 50
Silver coin	12,684 00	15,922 00	13,183 00	23,795 00
Nickels and cents.....	1,064 61	915 58	1,187 87	805 46
Checks, cash items and internal revenue account	3,124 40	6,182 49	2,791 39	2,060 28
Totals	\$10,220,275 01	\$10,098,949 70	\$10,324,718 07	\$10,014,128 29
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid.....	100,980 70	80,943 48	108,314 21	116,208 58
Dividends unpaid	30 00			
Commercial deposits subject to check.....	1,370,798 77	1,256,247 69	1,242,782 25	1,275,499 17
Commercial certificates of deposit.....	28,721 09	67,245 55	29,370 80	30,854 08
Due to banks and bankers.....	958,378 02	841,347 40	859,895 95	681,538 23
Certified checks	13,438 72	15,996 76	15,041 35	13,091 29
Cashier's checks outstanding.....				
Savings deposits	6,491,954 25	6,560,004 43	6,673,478 88	6,768,976 96
Savings certificates of deposit.....	630,953 46	652,164 39	670,834 63	552,960 08
Notes and bills rediscounted.....				
Bills payable				
Totals	\$10,220,275 01	\$10,098,949 70	\$10,324,718 07	\$10,014,128 29

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSELL, *President*; RUFUS W. GILLET, H. C. POTTER, JR., *Vice Presidents*; R. S. MASON, *Cashier*; AUSTIN E. WING, *Assistant Cashier, Commercial Department*; H. P. BOEGMAN, *Assistant Cashier, Savings Department*; EUGENE A. SUNDERLIN, *Auditor*.

DIRECTORS—George H. Russell, Robert S. Mason, Henry Russell, Henry B. Ledyard, Russell A. Alger, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White, Truman H. Newberry, Henry C. Potter, Jr., Hugo Scherer, W. T. Barbour.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$5,862,359 22	\$6,331,425 99	\$6,774,365 37	\$5,698,400 59
Bonds, mortgages and securities.....	4,063,342 60	4,238,826 95	5,001,193 33	4,715,463 40
Premiums paid on bonds.....	46,152 50	35,890 00	37,377 50	32,771 25
Overdrafts	1,844 23	833 84	6,937 68	1,656 71
Banking house	250,000 00	250,000 00	250,000 00	250,000 00
Furniture and fixtures.....	28,206 88	28,206 88	28,206 88	28,206 88
Other real estate.....	78,733 13	82,419 13	90,188 60	96,331 61
Due from other banks and bankers (not reserve cities).....	229,890 72	118,596 65	187,608 58	251,877 89
United States bonds.....				
Due from banks in reserve cities.....	1,566,264 92	1,311,479 44	1,569,140 25	2,004,159 66
Exchange for clearing house.....	86,275 37	95,856 13	104,033 19	72,331 01
U. S. and National bank currency.....	450,194 00	249,696 00	269,243 00	309,472 00
Gold coin	682,563 01	593,253 81	738,401 33	517,422 07
Silver coin	34,848 55	10,637 75	168,562 90	65,846 50
Nickels and cents.....	2,817 08	625 61	2,645 42	5,144 17
Checks, cash items and internal revenue account	48,264 58	48,474 81	83,331 56	156,897 65
Totals	\$13,430,356 84	\$13,386,227 99	\$15,360,236 09	\$15,197,470 39
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund	100,000 00	100,000 00	600,000 00	600,000 00
Undivided profits, less current expenses, interest and taxes paid.....	106,258 63	108,048 83	119,750 57	135,109 45
Dividends unpaid				
Commercial deposits subject to check.....	3,709,658 38	4,063,772 46	4,696,565 34	4,493,317 73
Commercial certificates of deposit.....	25,750 00	25,540 00	25,579 00	25,954 00
Due to banks and bankers.....	2,585,387 52	2,412,906 86	2,781,912 25	2,495,923 21
Certified checks	13,165 19	68,512 33	9,276 53	96,102 54
Cashier's checks outstanding.....	13,037 42	64,085 67	35,584 53	97,072 29
Savings deposits	5,044,339 39	4,864,033 65	5,073,442 34	5,263,964 66
Savings certificates of deposit.....	1,532,590 31	1,185,379 29	1,011,125 63	988,106 46
Notes and bills rediscounted.....				
Bills payable				
Totals	\$13,430,356 84	\$13,386,227 99	\$15,360,236 09	\$15,197,470 39

STATE BANKING DEPARTMENT.

THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

D. M. FERRY, President; W. C. McMILLAN, First Vice President; A. E. F. WHITE, Second Vice President; ELLWOOD T. HANCE, Secretary and Treasurer; HOWARD J. LESHEE, Assistant Secretary.

DIRECTORS—S. D. Miller, Geo. H. Barbour, W. C. McMillan, D. C. Whitney, D. M. Ferry, Hugh McMillan, Simon J. Murphy, A. E. F. White, Charles Stinchfield, James D. Standish, Ellwood T. Hance, C. A. DuCharme, Henry Russel, T. H. Newberry, Elliott T. Blocum, F. J. Hecker, H. A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palma, Lem W. Bowen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Collateral loans—time.....	\$1,347,796 82	\$1,260,089 89	\$2,797,789 89	\$2,578,305 89
Collateral loans—demand.....	564,701 81	741,801 28	602,086 03	694,873 86
Loans on real estate mortgages—in office.....	828,824 82	1,189,170 44	1,183,800 36	1,327,673 74
Loans on real estate mortgages—with State Treasurer.....	207,760 00	206,750 00	204,260 00	203,760 00
Other loans.....	23,407 08	20,244 84	21,761 14	41,438 91
Bonds, in office.....	743,244 86	1,199,794 86	1,306,765 80	1,380,540 80
Bonds, with State Treasurer.....	.....	.....	.....	.....
Stocks....	239,000 00	239,000 00	239,000 00	239,000 00
Real estate owned.....	3,990 00	3,962 70	45,633 63	46,147 48
Other investments.....	157,400 00	168,440 00	163,004 53	162,994 53
Advances to trusts.....	61,427 06	77,681 87	92,077 19	47,123 06
Premiums paid.....	.....	.....	.....	.....
Safe deposit vaults.....	.....	.....	.....	.....
Furniture and fixtures.....	5,832 50	5,585 75	5,369 15	5,763 86
Due from approved reserve agents.....	.....	.....	.....	.....
Due from other banks and bankers.....	647,083 06	554,366 92	761,879 36	142,370 57
Cash items.....	4,249 43	5,306 39	536 92	11,244 97
Nickels and cents.....	5 72	5 43	4 20	6 36
Silver Coin.....	93 60	72 36	43 36	96 40
Gold coin.....	155 00	330 00	220 00	180 00
U. S. and National bank notes.....	4,182 00	19,697 00	7,025 00	13,156 00
Total.....	\$4,837,672 63	\$5,687,378 71	\$7,520,176 53	\$6,894,854 40
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	175,000 00	175,000 00	225,000 00	225,000 00
Undivided profits less expenses, interest and taxes paid.....	83,152 04	86,081 06	76,249 99	93,861 11
Dividends unpaid.....	.....	.....	.....	.....
Trust deposits.....	600,305 56	1,379,622 31	2,240,917 34	1,686,586 66
Debentures.....	1,856,938 32	1,899,093 63	2,186,720 34	1,568,129 50
Certificates of deposit.....	1,618,915 28	1,844,038 86	2,289,529 64	2,819,546 69
Other liabilities.....	3,461 44	4,542 85	2,759 22	1,741 45
Total.....	\$4,837,672 63	\$5,687,378 71	\$7,520,176 53	\$6,894,854 40

No. 161.

* UNITED STATES SAVINGS BANK, DETROIT.

. Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS.—George Anderson, J. B. Book, Samuel C. Sutter, James H. McDonald, Enoch Smith, Henry Cowie, Henry S. Phillips.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$395,004 70	\$371,774 54	\$369,525 83	\$378,971 70
Bonds, mortgages and securities.....	337,437 01	405,735 08	364,127 38	373,208 68
Premiums paid on bonds.....				
Overdrafts	72 43	986 51	118 91	309 64
Banking house				
Furniture and fixtures.....				
Other real estate.....	4,605 36	4,505 25	9,358 41	9,869 99
Due from other banks and bankers (not reserve cities).....	338 00	295 62	205 94	124 94
United States bonds.....				
Due from banks in reserve cities.....	29,446 84	79,910 91	77,435 05	67,219 75
Exchange for clearing house.....	11,551 17	9,797 45	9,432 49	6,827 49
U. S. and National bank currency.....	33,075 00	30,318 00	23,082 00	14,482 00
Gold coin	19,450 00	13,835 00	13,630 00	13,775 00
Silver coin	1,325 00	1,125 00	1,794 00	1,480 00
Nickels and cents.....	240 67	300 97	45 98	84 05
Checks, cash items and internal revenue account	238 79	643 83	712 60	2,278 43
Totals	\$682,774 97	\$919,177 76	\$869,720 59	\$868,641 71
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	12,000 00	12,000 00	13,000 00	13,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,863 18	23,166 12	17,445 89	25,550 83
Dividends unpaid	12 50	12 50	50 00	
Commercial deposits subject to check.....	142,345 47	184,761 44	157,729 46	168,049 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	523 39	562 70	1,540 76	1,279 26
Cashier's checks outstanding.....	4,275 00	3,787 77	10,972 35	1,097 75
Savings deposits	475,045 79	465,826 68	421,470 39	417,143 92
Savings certificates of deposit.....	68,209 64	64,060 55	67,511 74	62,520 79
Notes and bills rediscounted.....				
Bills payable	15,000 00	15,000 00	30,000 00	30,000 00
Totals	\$882,774 97	\$919,177 76	\$869,720 59	\$868,641 71

* Formerly McLellan & Anderson Savings Bank.

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *1st Vice President*; WM. S. GREEN, *2d Vice President*; ALFRED K. KIEFER, *Secretary and Treasurer*; EDWARD H. COLLINS, *Assistant Secretary and Treasurer*.

DIRECTORS.—D. M. Ferry, Charles F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book, Albert L. Stephens, F. H. Crowl, Frank W. Eddy, Stephen Y. Seyburn.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,000,903 27	\$1,797,120 16	\$1,099,405 76	\$1,792,866 90
Bonds, mortgages and securities.....	6,376,164 27	6,502,186 96	7,202,757 17	7,043,710 67
Premiums paid on U. S. bonds.....	54,531 25	54,531 25	54,531 25	54,531 25
Overdrafts .....	.....	.....	.....	.....
Banking house	170,000 00	125,000 00	125,000 00	125,000 00
Furniture and fixtures.....	9,500 00	9,500 00	7,500 00	7,500 00
Other real estate.....	124,440 34	124,011 11	126,240 66	127,811 50
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....
United States bonds.....	202,500 00	202,500 00	202,500 00	202,500 00
Due from banks in reserve cities.....	1,500,883 01	1,768,719 58	1,622,000 42	1,737,673 31
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	191,577 00	187,999 00	133,150 00	138,801 00
Gold coin	341,710 00	372,947 50	391,240 00	406,305 00
Silver coin	3,079 00	3,111 00	2,809 45	2,594 15
Nickels and cents.....	152 34	99 23	270 41	85 62
Checks, cash items and internal revenue account	19,343 84	13,423 53	7,420 16	10,099 25
Totals	\$10,744,284 32	\$11,111,148 32	\$11,635,325 28	\$11,680,078 65
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	150,000 00	150,000 00	400,000 00	400,000 00
Undivided profits, less current expenses, interest and taxes paid.....	397,400 07	338,656 57	210,741 15	233,907 33
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check.....	.....	.....	.....	.....
Commercial certificates of deposit.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks	50 00	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	9,115,399 18	9,512,215 51	9,781,201 94	9,337,438 18
Savings certificates of deposit.....	681,435 07	710,377 24	843,882 19	729,732 64
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$10,744,284 32	\$11,111,148 32	\$11,635,325 28	\$11,680,078 65

STATE BANKS OF MICHIGAN.

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No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; E. F. CHASE, *Vice President*; G. S. FRANCISCO, *Cashier*;
JAS. J. PAGE, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, E. F. Chase, George Benton, C. H. Van Riper, S. L. Jenney,
J. T. Honey, H. Wirt Newkirk.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$80,858 66	\$52,762 27	\$70,230 88	\$57,971 01
Bonds, mortgages and securities.....	22,177 50	54,422 56	59,397 56	51,807 56
Premiums paid on bonds.....				
Overdrafts	327 35	152 94	169 81	158 56
Banking house				
Furniture and fixtures.....	1,600 58	1,630 58	1,630 58	1,630 58
Other real estate.....	5,677 41	5,677 41	5,277 41	5,277 41
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	19,417 70	35,605 96	16,372 77	34,579 90
Exchange for clearing house.....				
U. S. and National bank currency.....	1,418 00	2,090 00	2,733 00	2,215 00
Gold coin	215 00	285 00	775 00	1,020 00
Silver coin	1,191 00	783 80	205 25	402 70
Nickels and cents.....	57 97	54 36	74 08	46 85
Checks, cash items and internal revenue account	18 17	7 53	52 37	36 13
Totals	\$137,959 34	\$158,472 41	\$161,918 71	\$160,145 70
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	2,600 00	2,600 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,496 03	3,336 23	3,180 70	4,116 06
Dividends unpaid	9 00			
Commercial deposits subject to check.....	23,475 44	30,448 01	22,628 52	23,345 41
Commercial certificates of deposit.....	28,072 20	33,944 93	38,803 99	37,254 96
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....	4,431 21	5,709 70	4,979 05	5,621 58
Savings deposits	56,875 46	62,433 54	69,326 45	66,807 70
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$137,959 34	\$158,472 41	\$161,918 71	\$160,145 70

STATE BANKING DEPARTMENT.

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

F. W. LYLE, *President*; N. F. CHOATE, *Vice President*; I. B. GAGE, *Cashier*;
LEON R. LYLE, *Assistant Cashier*.

DIRECTORS.—Nelson F. Choate, Frank W. Lyle, I. B. Gage, Oliver Lyle, Levi Lyle.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$175,474 26	\$176,611 79	\$202,501 89	\$211,560 67
Bonds, mortgages and securities.....	42,278 79	39,641 79	34,109 29	37,308 29
Premiums paid on bonds.....				
Overdrafts	1,532 51	6,099 20	6,552 64	5,124 25
Banking house				
Furniture and fixtures.....	6,996 93	6,996 93	7,011 41	7,242 26
Other real estate.....	9,000 00	9,983 20	9,983 20	9,983 20
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	42,934 13	27,853 63	16,114 74	54,805 28
Exchange for clearing house.....	1,304 63	2,047 01	6,208 41	4,120 50
U. S. and National bank currency.....	12,975 00	12,819 00	10,539 00	9,767 00
Gold coin	12,145 00	12,360 00	10,800 00	10,752 50
Silver coin	1,047 00	2,070 35	2,337 00	1,764 00
Nickels and cents.....	104 20	171 65	153 02	98 45
Checks, cash items and internal revenue account	889 28	1,577 72	1,781 83	2,994 14
Totals	\$306,701 73	\$308,222 27	\$307,992 43	\$336,510 54
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	632 37	1,408 11	1,274 55	968 76
Dividends unpaid				
Commercial deposits subject to check.....	74,679 85	69,028 43	70,237 34	101,271 58
Commercial certificates of deposit.....	158,989 51	155,485 73	164,180 54	180,570 20
Due to banks and bankers.....				
Certified checks	400 00	300 00	300 00	700 00
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$306,701 73	\$308,222 27	\$307,992 43	\$336,510 54

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.DIRECTORS—Byron J. Corbin, William Clute, M. J. Howe, George J. Shaefer, Wm. C. Palmer,
Geo. W. Hurd.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$84,306 98	\$80,557 00.	\$80,043 58	\$86,843 93
Bonds, mortgages and securities.....	10,220 90	9,605 90	10,945 90	12,322 60
Premiums paid on bonds.....				495 83
Overdrafts.....	317 20	297 56	80	
Banking house.....	2,561 53	2,561 53	2,561 53	2,561 53
Furniture and fixtures.....	1,344 00	1,344 00	1,344 00	1,344 00
Other real estate Due from other banks and bankers (not reserve cities).....	23 90	33 05		
United States bonds.....				
Due from banks in reserve cities.....	44,790 66	31,872 66	34,328 95	14,106 44
Exchange for clearing house.....				
U. S. and National bank currency.....	2,901 00	3,135 00	1,919 00	2,884 00
Gold coin.....	3,536 00	2,587 50	3,490 00	4,130 00
Silver coin.....	807 10	28 00	215 05	596 30
Nickels and cents.....	66 24	62 17	97 83	128 14
Checks, cash items and internal revenue account.....	3,158 16	320 17	1,920 78	1,015 97
Totals.....	\$154,031 62	\$132,494 54	\$136,867 37	\$126,908 74
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	600 00	600 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	5,698 52	5,715 39	5,424 01	5,700 39
Dividends unpaid.....				
Commercial deposits subject to check.....	32,936 45	21,030 68	23,330 23	17,886 04
Commercial certificates of deposit.....	99,796 65	90,148 47	92,513 13	87,772 31
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$154,031 62	\$132,494 54	\$136,867 37	\$126,908 74

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; A. S. THOMAS, *Vice President*; F. N. CONN, *Cashier*.DIRECTORS.—F. N. Conn, Lynds L. Conn, Robert C. Fair, Geo. N. Selfert, Thomas Cooling,
A. S. Thomas.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$71,932 52	\$71,510 20	\$90,667 75	\$84,080 01
Bonds, mortgages and securities.....	52 327 72	50,135 49	54,047 89	63,617 15
Premiums paid on bonds.....				
Overdrafts	658 97	119 21	171 99	46 03
Banking house				
Furniture and fixtures.....	1,811 50	1,811 50	1,811 50	2,411 50
Other real estate.....	1,878 80	1,150 00	900 00	900 00
Due from other banks and bankers (not reserve cities).....	2,767 68	260 00	876 50	8,767 62
United States bonds.....				
Due from banks in reserve cities.....	15,810 85	17,830 41	10,830 27	19,420 99
Exchange for clearing house.....				
U. S. and National bank currency.....	7,691 00	11,371 00	7,652 00	5,172 09
Gold coin	7,650 00	6,755 00	5,224 60	5,115 90
Silver coin	932 40	1,589 15	964 40	394 20
Nickels and cents.....	144 70	111 72	124 29	106 21
Checks, cash items and internal revenue account	497 81	622 51	954 00	1,044 51
Totals	\$164,133 95	\$163,266 29	\$174,225 20	\$191,075 13
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	850 91	1,782 94	1,685 96	3,144 47
Dividends unpaid				
Commercial deposits subject to check.....	25,959 11	29,752 31	22,570 81	28,880 59
Commercial certificates of deposit.....	59,628 91	57,439 20	64,180 12	69,395 58
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	51,195 02	47,791 75	59,308 31	63,154 49
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$164,133 95	\$163,266 29	\$174,225 20	\$191,075 13

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

JOSEPH C. GLENN, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*.

DIRECTORS.—M. H. Robertson, Joseph C. Glenn, W. P. Porter, W. L. French, Geo. G. Glenn.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$36,942 12	\$43,411 58	\$42,524.51	\$44,757 83
Bonds, mortgages and securities.....	7,485 78	7,798 18	6,662 84	6,948 25
Premiums paid on bonds.....				
Overdrafts	2,915 40	755 59	962 67	506 03
Banking house	4,851 30	4,862 60	4,862 60	4,870 60
Furniture and fixtures.....	1,584 29	1,584 29	1,607 54	1,607 54
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			140 51	65 51
United States bonds.....	40 00			
Due from banks in reserve cities.....	17,570 11	12,274 92	18,869 70	24,447 67
Exchange for clearing house.....	2,528 25	653 19	95 34	782 67
U. S. and National bank currency.....	4,542 00	6,238 00	4,305 00	2,924 00
Gold coin	1,080 00	985 00	670 00	935 00
Silver coin	844 85	760 90	744 34	703 70
Nickels and cents.....	53 53	69 51	23 54	101 50
Checks, cash items and internal revenue account	20 32	21 29	204 42	93 13
Totals	\$80,402 95	\$79,365 05	\$81,653 01	\$88,743 43
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	500 00	500 00	809 94	809 94
Undivided profits, less current expenses, interest and taxes paid.....	274 49	867 63	897 38	824 17
Dividends unpaid				
Commercial deposits subject to check.....	24,567 06	22,876 84	17,928 80	19,030 31
Commercial certificates of deposit.....	35,061 40	35,120 58	42,516 89	48,079 01
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$80,402 95	\$79,365 05	\$81,653 01	\$88,743 43

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp,
J. M. Corbin, Henry C. Minnie, I. N. Reynolds, B. S. Harris.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$148,343 40	\$142,894 39	\$160,709 41	\$178,473 30
Bonds, mortgages and securities.....	52,790 22	62,308 64	62,961 07	62,821 33
Premiums paid on bonds.....				
Overdrafts	1,812 87	2,001 08	1,310 91	1,974 12
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,868 68		154 00	1,064 66
United States bonds.....				
Due from banks in reserve cities.....	17,340 75	16,101 66	13,056 26	8,316 84
Exchange for clearing house.....				430 00
U. S. and National bank currency.....	6,261 00	6,634 00	3,882 00	6,527 00
Gold coin	4,945 00	6,655 00	5,320 00	4,630 00
Silver coin	1,400 00	600 00	280 00	810 00
Nickels and cents.....	43 86	37 38	11 31	9 50
Checks, cash items and internal revenue account	1,897 82	1,497 00	2,194 13	1,263 38
Totals	\$244,193 60	\$246,224 15	\$257,379 09	\$273,820 08
Liabilities.				
Capital stock paid in.....	75,000 00	75,000 00	75,000 00	75,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,298 51	5,424 06	4,357 36	5,908 46
Dividends unpaid	63 20	10 20	64 00	
Commercial deposits subject to check.....	31,447 08	38,523 34	34,764 04	31,733 21
Commercial certificates of deposit.....	102,384 81	102,266 55	118,193 69	131,121 64
Due to banks and bankers.....				56 77
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable	15,000 00	10,000 00	10,000 00	15,000 00
Totals	\$244,193 60	\$246,224 15	\$257,379 09	\$273,820 08

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No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President*; SHERMAN NEFF, *1st Vice President*; H. J. BURCH, *2d Vice President*;
JOHN W. PFISLER, *Cashier*; S. D. KETCHUM, *Assistant Cashier*.

DIRECTORS.—John W. Pfeiffer, Frederick Neff, Sherman Neff, Henry J. Burch, E. K. Horton.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$22,194 01	\$25,025 00	\$32,785 14	\$27,084 04
Bonds, mortgages and securities.....	21,118 16	20,813 11	23,447 27	23,052 58
Premiums paid on bonds.....				
Overdrafts	6 88	166 50	168 65	289 15
Banking house	1,776 24	1,776 24	1,776 24	1,776 24
Furniture and fixtures.....	950 43	950 43	965 18	965 18
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	33,443 31	32,641 86	17,086 44	20,113 61
Exchange for clearing house.....				
U. S. and National bank currency.....	4,506 00	2,231 00	3,436 00	4,258 00
Gold coin	2,025 00	2,005 00	2,000 00	2,055 00
Silver coin	1,471 50	1,257 00	770 50	963 75
Nickels and cents.....	57 81	72 47	73 01	81 52
Checks, cash items and internal revenue account		82 62	11 96	226 75
Totals	\$87,648 34	\$87,630 23	\$83,125 39	\$81,485 77
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	279 39	279 39	435 84	435 84
Undivided profits, less current expenses, interest and taxes paid.....	1,136 81	1,466 88	749 63	1,435 06
Dividends unpaid				
Commercial deposits subject to check.....	13,877 51	17,936 96	17,938 86	15,513 92
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	3,734 42	3,975 86	2,339 10	2,945 94
Savings certificates of deposit.....	53,620 21	48,971 14	46,661 96	46,155 01
Notes and bills rediscounted.....				
Bills payable				
Totals	\$87,648 34	\$87,630 23	\$83,125 39	\$81,485 77

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

FRANK B. MOORE, *President*; MILTON B. LANG, *Vice President*; RICHARD W. BAGOT, *Cashier*;
CHARLES B. CARVER, *Assistant Cashier*.

DIRECTORS.—Horatio B. Lewis, Milton B. Lang, Richard W. Bagot, Frank B. Moore, Benj. R. Moore,
Harry Hirschberg, J. H. McLane.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$40,536 75	\$48,353 28	\$53,955 28	\$57,797 70
Bonds, mortgages and securities.....	31,296 83	30,211 92	30,622 92	29,581 42
Premiums paid on bonds.....				
Overdrafts.....	184 46	496 76	25 98	299 56
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,697 87	764 94		
United States bonds.....				
Due from banks in reserve cities.....	40,666 09	50,609 52	30,069 55	20,634 10
Exchange for clearing house.....				
U. S. and National bank currency.....	6,948 00	10,060 00	11,350 00	8,860 00
Gold coin.....	2,160 00	2,265 00	2,625 00	3,425 00
Silver coin.....	787 05	692 95	465 75	609 60
Nickels and cents.....	60 11	108 20	52 51	73 12
Checks, cash items and internal revenue account.....	453 57	47 20	659 31	733 20
Totals	\$127,060 24	\$145,621 77	\$131,836 30	\$134,043 70
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,776 00	1,776 00	1,776 00	1,776 00
Undivided profits, less current expenses, interest and taxes paid.....	777 80	1,653 62	2,541 90	3,223 72
Dividends unpaid.....	95 18	21 52	15 86	15 86
Commercial deposits subject to check.....	34,303 61	24,018 45	38,053 45	31,878 20
Commercial certificates of deposit.....	28,721 59	57,143 89	28,753 09	29,925 47
Due to banks and bankers.....				
Certified checks.....				
Cashier's check outstanding.....				
Savings deposits.....	26,386 06	26,008 26	25,696 00	32,224 45
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$127,060 24	\$145,621 77	\$131,836 30	\$134,043 70

STATE BANKS OF MICHIGAN.

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No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; J. W. MATTHEWS, *Vice President*; WM. ROGERS, *Cashier*.

DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, J. S. Edwards, G. E. Brandeberry.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$85,610 41	\$90,296 09	\$121,876 28	\$135,738 59
Bonds, mortgages and securities.....	41,734 57	48,646 57	61,956 57	66,336 57
Premiums paid on bonds.....				
Overdrafts	1,154 22	313 64	543 08	905 47
Banking house	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	200 00			
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	79,569 78	57,461 94	32,855 77	26,958 83
Exchange for clearing house.....				
U. S. and National bank currency.....	3,649 00	4,129 00	6,180 00	4,541 00
Gold coin	4,923 50	5,531 30	5,946 30	4,861 30
Silver coin	992 30	2,013 70	1,358 65	1,197 00
Nickels and cents.....	187 98	85 25	160 51	52 61
Checks, cash items and internal revenue account	2,072 02	2,083 95	3,464 83	3,865 72
Totals	\$324,793 78	\$324,263 44	\$329,041 99	\$349,157 09
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,387 55	3,997 37	2,211 47	3,913 89
Dividends unpaid				
Commercial deposits subject to check.....	77,666 18	72,926 35	67,612 38	72,263 68
Commercial certificates of deposit.....	54,233 71	57,300 17	64,519 95	57,989 69
Due to banks and bankers.....				
Certified checks	250 00	240 00	520 00	160 00
Cashier's checks outstanding.....				
Savings deposits	65,286 34	64,799 55	79,178 19	89,829 83
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$324,793 78	\$324,263 44	\$329,041 99	\$349,157 09

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

LEONARD S. DICKINSON, *President*; GEORGE L. DUTCHER, *Vice President*; J. E. HUTCHINSON
Cashier; W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS—J. E. Hutchinson, Leonard S. Dickinson, George L. Dutcher, Adah E. Dutcher,
W. J. Hutchinson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$24,091 91	\$45,714 42	\$45,677 43	\$37,661 10
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts	206 71	145 23	65 63	336 53
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,013 50	1,013 50	1,107 90	1,110 95
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	117 08	60 53	3,239 08	10,135 49
United States bonds.....				
Due from banks in reserve cities.....	14,940 27	1,876 18	33,279 93	16,364 87
Exchange for clearing house.....				
U. S. and National bank currency.....	2,594 00	5,139 00	2,327 00	7,174 00
Gold coin	415 00	335 00	2,612 50	692 50
Silver coin	739 70	675 60	691 30	308 00
Nickels and cents.....	89 43	94 43	30 66	36 38
Checks, cash items and internal revenue account	11,444 08	1,438 37	4,812 53	4,809 59
Totals	\$71,701 63	\$62,492 26	\$100,343 91	\$84,629 41
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	687 59	687 59	837 34	837 34
Undivided profits, less current expenses, interest and taxes paid.....	860 29	1,678 26	221 63	607 29
Dividends unpaid			400 00	400 00
Commercial deposits subject to check.....	18,528 87	12,939 89	47,706 15	21,478 06
Commercial certificates of deposit.....	36,624 88	32,186 52	34,117 79	46,306 72
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....			2,061 00	
Bills payable				
Totals	\$71,701 63	\$62,492 26	\$100,343 91	\$84,629 41

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

H. B. LATOURETTE, *President*; E. C. FORTE, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS — H. B. Latourette, E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$57,745 60	\$59,071 01	\$66,789 07	\$73,927 17
Bonds, mortgages and securities.....	59,385 71	63,347 71	66,061 27	63,967 71
Premiums paid on bonds.....				
Overdrafts	87 66	57 85		240 59
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	19,067 33	11,278 21	17,506 49	10,997 14
Exchange for clearing house.....				
U. S. and National bank currency.....	9,306 06	6,624 00	7,084 00	7,749 00
Gold coin	1,540 00	1,587 50	1,585 00	1,765 00
Silver coin	459 80	388 35	1,010 70	758 05
Nickels and cents.....	143 05	48 64	122 49	63 63
Checks, cash items and internal revenue account	146 32	43 99	73 78	60 97
Totals	\$152,881 47	\$148,047 26	\$165,245 80	\$164,529 26
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	740 00	740 00	940 00	940 00
Undivided profits, less current expenses, interest and taxes paid.....	819 59	2,006 04	980 82	2,332 34
Dividends unpaid				
Commercial deposits subject to check.....	30,916 71	25,840 45	23,636 28	25,461 90
Commercial certificates of deposit.....	7,000 55	5,743 57	24,431 62	21,904 32
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	73,369 82	74,076 62	80,257 08	88,890 70
Savings certificates of deposit.....	15,034 80	14,649 58		
Notes and bills rediscounted.....				
Bills payable				
Totals	\$152,881 47	\$148,047 26	\$165,245 80	\$164,529 26

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

ROBERT J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—Alex. McFarlan, Jas. H. Whiting, David D. Aitken, Geo. W. Hubbard, Robert J. Whaley, Myer Ephraim, Ed. S. Lee, Charles L. Bartlett, Morey T. Andrews, Frank D. Buckingham.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$309,749 63	\$323,183 06	\$309,662 00	\$310,656 42
Bonds, mortgages and securities.....	345,131 57	340,671 41	332,054 82	325,944 61
Premiums paid on bonds.....	.....	.....	.....	.....
Overdrafts	4,187 96	2,264 55	3,588 59	4,916 86
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	.....	.....	.....	1,700 00
Other real estate.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	8,301 42	3,917 07	4,532 87	11,437 73
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	25,634 64	64,201 06	72,007 94	43,447 73
Exchange for clearing house.....	415 46	943 46	1,189 26	355 48
U. S. and National bank currency.....	16,990 00	27,851 00	19,393 00	11,411 00
Gold coin	25,015 00	24,667 50	21,515 00	23,077 50
Silver coin	1,370 06	765 55	2,826 95	1,998 65
Nickels and cents.....	537 37	416 78	628 72	608 83
Checks, cash items and internal revenue account	219 00	143 60	450 12	642 82
Totals	\$750,552 10	\$802,015 64	\$780,849 27	\$749,197 63
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	27,000 00	27,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,996 21	19,462 45	12,650 12	12,418 44
Dividends unpaid	60 00	.....	60 00	60 00
Commercial deposits subject to check.....	257,252 19	311,092 83	296,601 03	230,026 04
Commercial certificates of deposit.....	3,294 99	7,957 23	3,027 55	12,800 13
Due to banks and bankers.....	3,314 95	2,625 37	3,476 04	4,321 88
Certified checks	651 00	500 00	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	175,979 23	173,374 20	187,406 31	190,617 93
Savings certificates of deposit.....	119,011 53	110,003 56	97,629 22	102,953 21
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	10,000 00
Totals	\$750,552 10	\$802,015 64	\$780,849 27	\$749,197 63

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

WM. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; ARTHUR G. BISHOP, *Cashier*;
JAS. MARTIN, *Assistant Cashier*.DIRECTORS.—WM. W. Crapo, W. A. Atwood, C. C. Pierson, Jas. C. Willson, A. G. Bishop, W. C. Orrell,
J. D. Dort, H. C. Spencer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$481,623 56	\$542,106 97	\$462,943 28	\$466,371 81
Bonds, mortgages and securities.....	566,881 57	564,085 45	586,469 92	569,620 51
Premiums paid on bonds.....				
Overdrafts.....	1,177 93	567 20	3,140 62	1,107 76
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	4,100 00			
Due from other banks and bankers (not reserve cities).....	7,487 60	1,738 79	3,092 97	2,089 83
United States bonds.....	21,000 00	26,000 00	26,000 00	26,000 00
Due from banks in reserve cities.....	82,459 14	47,794 41	87,549 95	96,309 79
Exchange for clearing house.....		3,020 04	2,543 91	2,439 81
U. S. and National bank currency.....	25,086 00	17,518 00	14,831 00	19,924 00
Gold coin	19,715 00	20,910 00	20,380 00	21,050 00
Silver coin.....	5,900 00	5,900 00	5,000 00	2,700 00
Nickels and cents.....	117 77	109 08	51 45	128 25
Checks, cash items and internal revenue account.....	1,114 78	940 61	725 74	1,110 04
Totals	\$1,216,612 35	\$1,230,690 55	\$1,212,728 84	\$1,198,111 80
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	31,947 99	40,818 60	34,078 81	43,600 08
Dividends unpaid	160 00			
Commercial deposits subject to check.....	212,063 75	198,239 55	190,892 45	184,638 21
Commercial certificates of deposit.....	28,794 77	35,315 15	10,923 57	9,662 15
Due to banks and bankers.....		1,184 36		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	621,605 92	618,358 34	614,603 81	620,635 87
Savings certificates of deposit.....	172,039 92	186,774 55	192,230 20	189,575 54
Notes and bills rediscounted.....				
Bills payable			20,000 00	
Totals	\$1,216,612 35	\$1,230,690 55	\$1,212,728 84	\$1,198,111 80

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

CHARLES T. BRIDGMAN, *President*; WM. A. PATERSON, *Vice President*; MATHEW DAVISON, *Cashier*;
L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—Charles T. Bridgman, Flint P. Smith, James J. Hurley, William H. Edwards, Mathew Davison, Wm. A. Paterson, W. E. Braman, Wm. F. Stewart, Geo. H. Durand.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$395,057 54	\$403,173 35	\$327,516 31	\$307,181 49
Bonds, mortgages and securities.....	654,404 09	637,196 52	724,259 63	719,342 10
Premiums paid on bonds.....	5,946 23	5,433 00	8,000 00	7,500 00
Overdrafts	6,592 55	20,653 52	2,186 35	8,108 95
Banking house	23,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	3,000 00	3,000 00	2,000 00	2,000 00
Other real estate.....	15,700 00	16,775 00	16,775 00	16,775 00
Due from other banks and bankers (not reserve cities).....	6,563 85	6,723 85	13,299 27	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	79,285 71	100,301 07	141,807 82	82,854 94
Exchange for clearing house.....	10,639 33	208 34	3,319 91	599 66
U. S. and National bank currency.....	21,879 00	34,496 00	21,584 00	40,500 00
Gold coin	17,105 00	20,525 00	23,055 00	23,235 00
Silver coin	8,397 00	9,030 00	5,758 50	6,778 72
Nickels and cents.....	231 91	406 45	610 46	345 88
Checks, cash items and internal revenue account	468 54	491 16	242 51	546 02
Totals	\$1,247,269 75	\$1,280,408 27	\$1,312,414 75	\$1,297,837 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	16,500 00	16,500 00	18,000 00	18,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,645 74	21,633 18	7,079 24	15,011 35
Dividends unpaid	111 50	93 50	78 00	15 00
Commercial deposits subject to check.....	87,086 13	93,301 95	102,094 57	76,580 14
Commercial certificates of deposit.....	9,434 08	8,099 90	9,457 95	6,067 62
Due to banks and bankers.....	15,129 16	14,560 62	.....	.....
Certified checks .....	.....	100 00	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	655,649 39	643,771 62	692,240 39	708,330 02
Savings certificates of deposit.....	299,763 80	352,347 50	383,464 61	373,733 63
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable	50,000 00	30,000 00	.....	.....
Totals	\$1,247,269 75	\$1,280,408 27	\$1,312,414 75	\$1,297,837 76

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; F. A. NILES, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS.—Daniel Cotcher, F. A. Niles, George Packard, J. Kimmell, James M. Greenfield, Clarence A. Fox.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$34,895 68	\$36,463 59	\$38,932 30	\$37,536 16
Bonds, mortgages and securities.....	162,889 95	159,299 95	165,676 45	174,711 45
Premiums paid on bonds.....				
Overdrafts				
Banking house		2,750 00	2,750 00	2,700 00
Furniture and fixtures.....	4,560 00	1,810 00	1,810 00	1,860 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,474 86	6,481 64	634 52	142 32
United States bonds.....				
Due from banks in reserve cities.....	14,401 49	18,944 45	29,086 56	21,372 53
Exchange for clearing house.....				
U. S. and National bank currency.....	4,061 00	3,740 00	1,235 00	1,623 00
Gold coin	3,945 00	3,000 00	3,030 00	3,000 00
Silver coin	987 25	1,776 00	1,044 75	445 15
Nickels and cents.....	69 76	108 00	57 05	52 37
Checks, cash items and internal revenue account	534 41	140 58	706 41	134 04
Totals	\$230,759 40	\$234,514 21	\$244,913 04	\$243,577 02
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund	16,000 00	16,000 00	18,000 00	18,000 00
Undivided profits, less current expenses, interest and taxes paid.....	816 72	2,835 79	889 67	1,937 67
Dividends unpaid	40 00	40 00		
Commercial deposits subject to check.....	12,169 07	18,786 48	21,725 16	20,385 52
Commercial certificates of deposit.....	38,093 65	27,727 96	33,548 18	36,560 94
Due to banks and bankers.....	57 00	57 00	117 56	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	25,825 10	26,461 13	25,752 77	27,152 55
Savings certificates of deposit.....	82,757 86	87,605 85	89,879 70	84,540 34
Notes and bills rediscounted.....				
Bills payable				
Totals	\$230,759 40	\$234,514 21	\$244,913 04	\$243,577 02

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
GRANT J. BROWN, *Assistant Cashier*.

DIRECTORS.—Levant A. Vickery, Ira T. Sayre, John H. Rowe, James B. French, Henry H. Chatters,
Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$68,937 43	\$71,078 64	\$79,467 81	\$90,756 71
Bonds, mortgages and securities.....	24,168 87	23,618 88	21,658 00	21,238 00
Premiums paid on bonds.....				
Overdrafts				
Banking house	4,260 60	4,260 60	4,260 00	4,260 00
Furniture and fixtures.....	1,916 00	1,916 00	1,916 00	1,916 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,563 39	2,447 96	3,305 95	867 06
United States bonds.....				
Due from banks in reserve cities.....	20,143 60	16,900 94	15,975 29	16,263 24
Exchange for clearing house.....		1,000 00		
U. S. and National bank currency.....	1,840 00	3,317 00	3,427 00	3,218 00
Gold coin	1,135 00	1,865 00	2,230 00	1,815 00
Silver coin	661 40	966 80	763 25	958 20
Nickels and cents.....	93 62	106 62	93 39	82 47
Checks, cash items and internal revenue account	1,308 49	278 77	299 88	1,142 90
Totals	\$130,068 40	\$127,766 21	\$133,392 17	\$142,521 18
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,500 00	1,500 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	811 50	764 89	274 24	1,099 23
Dividends unpaid				
Commercial deposits subject to check.....	18,158 83	22,555 03	19,506 81	7,421 21
Commercial certificates of deposit.....	5,097 14	9,223 19	4,645 68	6,195 65
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	4,524 36	4,866 98	5,139 11	5,188 08
Savings certificates of deposit.....	74,976 57	63,856 12	75,826 33	94,626 01
Notes and bills rediscounted.....				
Bills payable				
Totals	\$130,068 40	\$127,766 21	\$133,392 17	\$142,521 18

STATE BANKS OF MICHIGAN.

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No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling, Frank Gruler.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$34,562 06	\$46,024 88	\$40,402 81	\$35,195 74
Bonds, mortgages and securities.....	86,815 73	95,958 16	102,899 59	110,662 94
Premiums paid on bonds.....				
Overdrafts	6,335 25	647 41	1,536 67	1,263 47
Banking house				
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	54,071 43	25,514 94	23,506 41	28,506 43
Exchange for clearing house.....				
U. S. and National bank currency.....	7,214 00	7,130 00	10,863 00	7,207 00
Gold coin	2,285 00	2,180 00	2,190 00	2,365 00
Silver coin	769 00	913 00	1,600 60	1,155 00
Nickels and cents.....	77 22	47 70	76 24	108 26
Checks, cash items and internal revenue account	101 22	22 71	994 63	159 68
Totals	\$193,830 90	\$180,038 80	\$185,671 35	\$168,243 52
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,896 83	2,976 92	2,569 22	3,681 92
Dividends unpaid				
Commercial deposits subject to check.....	24,961 14	18,545 43	21,266 59	14,789 22
Commercial certificates of deposit.....	129,506 35	117,596 05	121,812 44	128,294 11
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	19,477 58	22,920 41	22,023 10	23,478 27
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$193,830 90	\$180,038 80	\$185,671 35	\$168,243 52

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; HENRY F. ROBERTSON, *Vice President*;
JOSEPH F. HOFSTETTER, *Cashier*.DIRECTORS.—Leonard P. Classens, Henry F. Robertson, Robert G. Pautz, L. E. Vorce, Geo.
Waters, Jr., William Thurston, J. F. Hofstetter.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$46,141 05	\$50,727 61	\$51,150 25	\$46,968 95
Bonds, mortgages and securities.....	30,587 71	34,254 70	34,868 75	37,858 75
Premiums paid on bonds.....				
Overdrafts.....	72 91	310 36	314 45	123 47
Banking house.....	4,608 89	5,385 28	5,737 32	5,737 32
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		80 00		
United States bonds.....				
Due from banks in reserve cities.....	22,808 95	6,154 90	12,843 32	29,514 49
Exchange for clearing house.....				
U. S. and National bank currency.....	3,422 00	7,724 00	4,362 00	3,686 00
Gold coin.....	1,080 00	787 50	1,480 00	3,825 00
Silver coin.....	500 00	650 00	800 00	1,100 00
Nickels and cents.....	153 90	43 95	97 29	171 32
Checks, cash items and internal revenue account.....	87 71	89 28	1,220 77	781 89
Totals	\$110,906 12	\$107,657 58	\$115,234 15	\$130,742 19
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	469 86	1,153 30	1,007 71	1,953 89
Dividends unpaid.....				
Commercial deposits subject to check.....	40,966 24	33,811 74	38,336 33	46,718 35
Commercial certificates of deposit.....				
Due to banks and bankers.....		1,123 86		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	17,602 30	16,195 80	17,068 08	18,019 51
Savings certificates of deposit.....	31,347 72	32,372 98	37,797 08	43,050 44
Notes and bills rediscounted.....				
Bills payable.....		2,500 00		
Totals	\$110,906 12	\$107,657 58	\$115,234 15	\$130,742 19

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*,
H. T. GLEZEN, *Assistant Cashier*.DIRECTORS.—Sanford W. Buck, Earl B. Bolton, Frank A. Kramer, John G. Berry, Geo. Skelton
James I. Berry, Lewis Jensen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$97,068 89	\$109,335 31	\$122,812 10	\$121,716 99
Bonds, mortgages and securities.....	28,500 00	23,635 00	28,000 00	30,500 00
Premiums paid on bonds.....				
Overdrafts	33 70	202 25	300 19	481 44
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	475 00	475 00	425 00	425 00
Due from other banks and bankers (not reserve cities).....	4,159 30	2,448 40	1,019 94	1,445 30
United States bonds.....				
Due from banks in reserve cities.....	54,426 32	54,401 44	29,183 41	44,182 86
Exchange for clearing house.....				
U. S. and National bank currency.....	3,879 00	2,913 00	3,356 00	5,828 00
Gold coin	3,540 00	3,160 00	4,000 00	4,365 00
Silver coin	553 70	1,213 25	1,258 25	917 05
Nickels and cents.....	171 97	101 27	253 79	266 48
Checks, cash items and internal revenue account	968 13	1,354 83	1,557 15	1,126 70
Totals	\$194,806 91	\$220,289 85	\$198,065 83	\$212,252 82
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,758 71	5,911 66	6,157 14	7,969 43
Dividends unpaid				
Commercial deposits subject to check.....	68,719 12	75,154 93	76,231 61	80,983 26
Commercial certificates of deposit.....	91,328 08	89,223 26	80,677 08	93,300 13
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$194,806 91	\$200,289 85	\$198,065 83	\$212,252 82

STATE BANKING DEPARTMENT.

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOHN C. POST, *President*; P. BRUSSE, *Vice President*; ELMER LYNN, *Cashier*.

DIRECTORS.—G. J. Diekema, C. Ver Schure, Geo. E. Kollen, John C. Post, Geo. P. Hummer, Elbert Lynn, Peter Brusse, K. T. Van Den Bosch, John Veneklasen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$19,301 93	\$37,104 58	\$64,033 13	\$70,536 50
Bonds, mortgages and securities.....	5,912 00	16,002 00	27,542 66	32,321 32
Premiums paid on bonds.....				
Overdrafts.....		42 95	14 19	8 10
Banking house.....	6,618 49	6,808 49	6,808 49	6,808 49
Furniture and fixtures.....	2,198 62	2,416 12	2,426 12	2,426 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	333 12	1,750 30		
Current expenses.....	657 12	1,095 00	2,053 96	
Accrued interest paid on mortgages.....	79 42			
United States bonds.....				
Due from banks in reserve cities.....	10,643 07	11,559 54	28,015 96	17,579 44
Exchange for clearing house.....				
U. S. and National bank currency.....	1,333 00	5,420 00	4,450 00	5,639 00
Gold coin.....	540 00	1,465 00	1,444 75	1,275 00
Silver coin.....	932 65	1,084 45	1,681 30	1,767 65
Nickels and cents.....	104 13	157 87	177 27	242 40
Checks, cash items and internal revenue account.....		81 45	276 61	319 69
Totals.....	\$48,598 55	\$84,998 25	\$138,984 43	\$138,964 21
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	45 28	88 35	1,324 53	88 33
Dividends unpaid.....				
Commercial deposits subject to check.....	10,924 80	25,661 07	36,643 36	22,314 07
Commercial certificates of deposit.....		16,038 30		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,792 37	13,210 53	26,790 15	30,979 56
Savings certificates of deposit.....	4,836 10		44,236 39	55,582 25
Notes and bills rediscounted.....				
Bills payable.....				
* Totals.....	\$48,598 55	\$84,998 25	\$138,984 43	\$138,964 21

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; F. A. HALL, *Cashier*;
D. B. SHEDD, *Assistant Cashier*.DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball,
Roger W. Butterfield, Frank E. Leonard, Thomas M. Peck, Frank Jewell.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$653,800 26	\$618,526 08	\$661,714 24	\$627,569 87
Bonds, mortgages and securities	725,902 15	740,009 05	861,761 79	955,746 79
Premiums paid on bonds	7,515 00	7,515 00	7,616 25	7,616 25
Overdrafts	1,409 09	1,550 82	879 02	480 22
Banking house				
Furniture and fixtures	11,521 58	11,927 48	10,700 00	10,700 00
Other real estate	23,968 24	23,788 24	15,523 04	14,727 24
Due from other banks and bankers (not reserve cities)	14 01	430 86	574 06	461 92
United States bonds				
Due from banks in reserve cities	230,675 47	232,969 14	256,181 26	220,863 69
Exchange for clearing house	2,359 65	3,763 90	5,672 92	10,531 96
U. S. and National bank currency	40,417 00	40,306 00	41,231 00	48,669 00
Gold coin	40,500 00	40,365 00	40,787 50	40,225 00
Silver coin	3,552 70	3,123 70	3,521 00	4,774 90
Nickels and cents	802 23	670 72	492 12	732 87
Checks, cash items and internal revenue account	349 81	749 79	734 69	171 29
Totals	\$1,945,786 69	\$2,025,635 65	\$2,109,430 09	\$2,243,351 09
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	12,062 13	17,988 18	17,493 10	24,511 23
Dividends unpaid	12 00		20 00	
Commercial deposits subject to check	107,817 93	102,280 15	139,147 10	152,954 08
Commercial certificates of deposit	22,027 18	16,177 18	217 18	117 18
Due to banks and bankers				
Certified checks	123 20		10 00	25 00
Cashier's checks outstanding				
Savings deposits	1,051,083 27	1,087,368 79	1,137,068 19	1,175,163 86
Savings certificates of deposit	573,155 98	641,871 88	635,454 52	710,559 70
Notes and bills rediscounted				
Bills payable				
Totals	\$1,945,786 69	\$2,025,635 65	\$2,109,430 09	\$2,243,351 09

STATE BANKING DEPARTMENT.

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*;
A. T. SLAGHT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, E. Crofton Fox, T. J. O'Brien, F. C. Miller, John W. Blodgett, T. Stewart White.

Resources	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,226,602 62	\$1,347,491 96	\$1,470,920 79	\$1,488,665 86
Bonds, mortgages and securities.....	640,575 45	663,499 83	668,933 72	720,875 27
Premiums paid on bonds.....				
Overdrafts.....	999 99	1,917 46	1,073 04	1,600 67
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	10,740 89	9,176 75	14,270 74	10,840 74
Due from other banks and bankers (not reserve cities).....	1,244 20	704 88	23,676 92	1,767 27
United States bonds.....				
Due from banks in reserve cities.....	298,362 65	245,080 36	295,513 25	242,878 07
Exchange for clearing house.....	11,086 06	8,803 60	8,633 54	3,086 25
U. S. and National bank currency.....	39,787 00	35,416 00	61,432 00	67,764 00
Gold coin.....	60,160 00	60,390 00	60,345 00	60,700 00
Silver coin.....	6,472 15	10,049 95	711 75	3,051 60
Nickels and cents.....	1,125 01	1,776 62	671 47	410 97
Checks, cash items and internal revenue account.....	479 32	295 25	464 89	379 88
Totals.....	\$2,320,635 36	\$2,412,602 68	\$2,634,647 11	\$2,630,020 68
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	27,124 13	37,738 17	48,907 74	54,119 70
Dividends unpaid.....				
Commercial deposits subject to check.....	247,887 18	283,956 61	330,383 44	279,718 51
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	116 90	116 90	536 90	536 90
Cashier's checks outstanding.....				
Savings deposits.....	1,308,541 15	1,325,450 21	1,415,299 32	1,435,417 04
Savings certificates of deposit.....	586,996 00	615,290 79	694,519 71	710,178 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,320,635 36	\$2,412,602 68	\$2,634,647 11	\$2,630,020 68

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, President; WILLARD BARNHART, First Vice President; GEORGE E. HARDY, Second Vice President; HENRY IDEMA, Third Vice President; F. A. GORHAM, Secretary; CLAUDE HAMILTON, Assistant Secretary.

DIRECTORS.—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Heffernan, Wm. G. Robinson, Dudley E. Waters, E. Golden Flier, W. W. Cummer, Wm. Judson, William Alden Smith, J. Boyd Pantland, Geo. E. Hardy, Edward Lowe.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Collateral loans—time.	\$67,695 99	\$64,971 00	\$74,275 00	\$84,956 45
Collateral loans—demand.....	309,157 56	141,660 31	368,725 23	308,618 50
Loans on real estate mortgages—in office.....	139,107 89	135,084 37	120,424 37	118,436 26
Loans on real estate mortgages—with State Treasurer.....	108,060 00	108,060 00	102,514 91	102,262 16
Other loans.....	.....	.....	.....	.....
Bonds—in office.....	94,075 00	130,550 00	98,150 00	161,250 00
Bonds—with State Treasurer.....	.....	.....	.....	.....
Stocks.....	6,848 61	6,848 61	6,848 61	6,848 61
Real estate owned.....	23,916 34	25,015 55	15,879 70	15,802 72
Other investments.....	104,100 00	18,290 00	.....	95,215 00
Advances to trusts.....	19,650 68	21,612 76	25,035 14	30,658 82
Premiums paid.....	.....	.....	.....	.....
Safe deposit vaults.....	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from approved reserve agents.....	160,587 55	75,223 81	64,467 41	227,734 53
Due from other banks and bankers.....	2,502 98	.....	98,555 53	3,820 67
Cash items.....	1,560 27	13,893 68	4,766 84	5,256 81
Nickels and cents.....	11 15	6 56	3 91	39
Silver coin.....	185 40	357 70	66 75	45 80
Gold coin.....	13,157 50	9,112 50	11,343 50	1,127 50
U. S. and national bank notes.....	15,969 00	15,254 00	19,060 00	4,923 00
Totals	\$1,088,595 87	\$787,880 85	\$1,017,016 90	\$1,188,957 31
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits (less expenses, interest and taxes paid).....	33,263 30	23,623 47	20,658 76	36,967 40
Premiums.....	4,314 07	.....	5,533 24	5,568 24
Dividends unpaid.....	.....	.....	.....	.....
Trust deposits.....	139,175 88	155,954 29	120,151 09	113,948 65
Debentures.....	64,551 77	86,966 03	130,892 80	135,897 50
Other liabilities.....	547,290 85	221,337 06	439,786 01	606,615 52
Totals	\$1,088,595 87	\$787,880 85	\$1,017,016 90	\$1,188,957 31

STATE BANKING DEPARTMENT.

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, *Vice President*; CHARLES B. KELSEY, *Cashier*; M. D. HOOGESEGER, *Assistant Cashier*.

DIRECTORS—Wm. Alden Smith, Dudley E. Waters, John Murray, Thomas Hefferan, Reuben Hatch, Charles B. Kelsey, Wm. H. Anderson, Wm. H. Gay, Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, A. D. Rathbone, Eugene D. Conger, J. Boyd Pantlind, Christian Bertsch.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$335,799 85	\$437,379 00	\$500,279 56	\$584,986 42
Bonds, mortgages and securities.....	1,214,229 33	1,192,415 66	1,342,585 23	1,271,226 90
Premiums paid on bonds.....	18,895 00	18,150 00	17,900 00	17,813 90
Overdrafts	197 11	1,484 24	1,052 87	943 98
Banking house				
Furniture and fixtures.....	2,750 00	2,750 00	2,500 00	2,500 00
Other real estate.....	20,374 94	15,982 87	24,012 38	23,431 79
Due from other banks and bankers (not reserve cities).....	5,235 80	11,978 16	8,982 23	4,659 85
United States bonds.....				
Due from banks in reserve cities.....	292,110 20	226,212 55	270,151 51	198,175 12
Exchange for clearing house.....	4,200 77	18,411 84	10,272 74	24,155 44
U. S. and National bank currency.....	42,608 00	61,789 00	40,085 00	42,798 00
Gold coin	24,735 00	27,440 00	37,680 00	45,745 00
Silver coin	522 60	2,388 75	1,010 25	1,709 20
Nickels and cents.....	151 24	175 16	98 51	118 13
Checks, cash items and internal revenue account	841 66	580 87	752 84	2,870 91
Totals	\$2,008,746 00	\$2,088,079 12	\$2,159,344 14	\$2,212,044 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,748 19	19,546 02	22,522 94	26,968 88
Dividends unpaid	250 00	18 00		22 00
Commercial deposits subject to check.....	202,183 86	222,152 44	255,105 10	222,126 75
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	718,539 43	726,486 83	746,745 79	799,050 66
Savings certificates of deposit.....	948,080 12	949,874 83	1,014,970 31	1,072,879 61
Notes and bills rediscounted.....				
Bills payable				
Totals	\$2,008,746 00	\$2,088,079 12	\$2,159,344 14	\$2,212,044 85

STATE BANKS OF MICHIGAN.

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No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; EDWARD LOWE, *Vice President*; MARSH H. SORRICK, *Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, James K. Johnston, Edward Lowe, Daniel McCoy, Benjamin Wolf, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,444,133 79	\$1,503,304 05	\$1,630,877 25	\$1,654,213 04
Bonds, mortgages and securities.....	251,455 19	255,070 79	281,649 01	304,912 51
Premiums paid on bonds.....	2,670 02	2,670 02	4,888 42	4,888 42
Overdrafts	111 48	142 95	377 04	305 27
Banking house				
Furniture and fixtures.....	5,000 00	5,000 00	3,000 00	3,000 00
Other real estate.....	5,245 71	4,795 71	1,495 71	
Due from other banks and bankers (not reserve cities).....	6,870 96	9,813 99	11,116 37	20,256 59
United States bonds.....				
Due from banks in reserve cities.....	178,628 05	196,124 50	373,945 27	198,174 33
Exchange for clearing house.....	5,219 69	6,636 36	17,834 71	9,549 42
U. S. and National bank currency.....	81,076 00	75,947 00	61,411 00	70,154 00
Gold coin	31,843 00	43,671 00	65,040 00	74,603 50
Silver coin	8,115 50	4,420 00	13,901 00	16,682 50
Nickels and cents.....	667 95	1,046 33	970 76	1,189 53
Checks, cash items and internal revenue account	184 45	3,116 54	219 65	1,018 10
Totals	\$2,021,220 81	\$2,113,759 74	\$2,566,736 20	\$2,448,942 81
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	65,000 00	65,000 00
Undivided profits, less current expenses, interest and taxes paid.....	29,265 48	34,444 63	29,337 37	35,386 60
Dividends unpaid	119 00	179 00	64 00	37 00
Commercial deposits subject to check.....	855,070 11	885,899 62	1,133,606 37	1,033,190 46
Commercial certificates of deposit.....	123,906 94	153,223 66	302,237 34	307,071 25
Due to banks and bankers.....	46,813 40	43,505 58	76,690 03	54,683 32
Certified checks	85 00	239 40	25 00	
Cashier's checks outstanding.....				
Savings deposits	321,667 86	326,566 92	371,061 03	333,304 37
Savings certificates of deposit.....	434,293 02	470,700 93	533,664 51	521,269 41
Notes and bills rediscounted.....				
Bills payable				
Totals	\$2,021,220 81	\$2,113,759 74	\$2,566,736 20	\$2,448,942 81

STATE BANKING DEPARTMENT.

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER *President*; D. G. HELLIER, *Vice President*; E. L. COOPER, *Cashier*.

DIRECTORS.—J. E. Raymond, E. L. Cooper, E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Hellier, E. W. Hobart, E. A. Croman, W. R. Reynolds.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 15.
Loans and discounts.....	\$42,655 65	\$43,452 47	\$47,065 40	\$57,297 31
Bonds, mortgages and securities.....	80,495 53	77,997 48	88,630 54	90,462 09
Premiums paid on bonds.....				
Overdrafts.....	856 71	318 55	986 27	118 84
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....				
Other real estate.....	1,300 00			
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	34,148 31	38,216 50	37,224 38	38,189 79
Exchange for clearing house.....				
U. S. and National bank currency.....	4,505 00	3,484 00	4,334 00	6,370 00
Gold coin.....	1,190 00	415 00	2,315 00	1,140 00
Silver coin.....	993 00	1,441 20	1,592 30	1,471 10
Nickels and cents.....	138 31	87 06	135 15	246 18
Cheeks, cash items and internal revenue account.....	175 66	486 87	125 65	735 95
Totals.....	\$169,658 17	\$169,198 13	\$185,698 69	\$199,331 26
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,200 00	3,200 00	3,400 00	3,400 00
Undivided profits, less current expenses, interest and taxes paid.....	978 45	559 17	714 62	1,220 61
Dividends unpaid.....	248 50	28 50		
Commercial deposits subject to check.....	34,720 40	31,862 47	34,337 69	40,565 05
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,281 18	5,247 81	6,570 52	7,990 61
Savings certificates of deposit.....	100,229 64	103,290 18	115,675 86	121,154 99
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$169,658 17	\$169,198 13	\$185,698 69	\$199,331 26

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

T. J. POTTER, *President*; D. K. BLACK, *Vice President*; C. V. COATS, *Cashier*.

DIRECTORS.—T. J. Potter, D. K. Black, C. A. Miller, Paul Van Deinse, E. A. Kemp, O. C. Miller, Silas Kent.

Resources.	Report of	Report of	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....			\$12,930 60	\$52,696 46
Bonds, mortgages and securities.....			500 00	500 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....			1,869 13	2,023 94
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			345 01	7,890 34
United States bonds.....				
Due from banks in reserve cities.....			13,849 68	16,970 43
Exchange for clearing house.....			950 00	
U. S. and National bank currency.....			5,560 00	5,418 00
Gold coin.....			1,630 00	3,850 00
Silver coin.....			837 28	354 00
Nickels and cents.....			100 00	110 82
Checks, cash items and internal revenue account.....				1,361 11
Totals.....			\$38,571 68	\$91,180 10
Liabilities.				
Capital stock paid in.....			\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			9 84	193 30
Dividends unpaid.....				
Commercial deposits subject to check.....			6,876 72	22,008 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....			6,695 12	43,984 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$38,571 68	\$91,180 10

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

F. N. WRIGHT, *President*; W. D. JOHNSON, *Vice President*; WM. H. BROWNE, *Cashier*.DIRECTORS.—F. N. Wright, F. S. Gibson, W. D. Johnson, W. H. Browne, C. W. Johnson,
E. Rutan.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$175,354 19	\$182,106 88	\$206,567 57	\$193,012 14
Bonds, mortgages and securities.....	67,326 00	62,241 00	60,218 40	94,143 40
Premiums paid on bonds.....				
Overdrafts			1 53	3 58
Banking house				
Furniture and fixtures.....	900 00	900 00	1,280 00	1,372 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	41,444 75	20,222 70	5,497 00	3,075 06
United States bonds.....				
Due from banks in reserve cities.....	78,747 80	80,532 78	82,197 89	69,283 76
Exchange for clearing house.....				
U. S. and National bank currency.....	8,185 00	14,370 00	14,965 00	12,190 00
Gold coin	4,115 00	4,130 00	4,115 00	4,210 00
Silver coin	869 25	1,271 75	1,223 95	1 869 85
Nickels and cents.....	142 24	103 28	102 10	130 70
Checks, cash items and internal revenue account	7 13			
Totals	\$377,091 36	\$374,877 39	\$405,197 43	\$379,290 99
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	18,500 00	18,500 00	18,500 00	18,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,335 14	3,656 35	6,707 69	7,572 02
Dividends unpaid				
Commercial deposits subject to check.....	125,386 75	113,470 87	92,795 83	96,852 76
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	205,870 47	214,250 17	222,193 91	221,356 21
Notes and bills rediscounted.....				
Bills payable				
Totals	\$377,091 36	\$374,877 39	\$405,197 43	\$379,290 99

STATE BANKS OF MICHIGAN.

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No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*.

DIRECTORS.—Johnson Vivian, Jacob Baer, Charles A. Wright, E. L. Wright, M. C. Getchell.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$364,902 20	\$384,819 64	\$386,104 07	\$426,893 86
Bonds, mortgages and securities.....	187,845 00	192,823 00	153,815 00	163,045 36
Premiums paid on bonds.....	810 00	810 00	810 00	810 00
Overdrafts	226 06	741 61	414 22	234 64
Banking house				
Furniture and fixtures.....	4,915 86	4,915 86	4,915 86	4,915 86
Other real estate.....	5,744 82	5,744 82	5,744 82	5,744 82
Due from other banks and bankers (not reserve cities).....	70,368 21	22,226 86	54,616 79	49,468 15
United States bonds.....				
Due from banks in reserve cities.....	49,755 16	51,322 71	79,940 80	44,670 69
Exchange for clearing house.....				
U. S. and National bank currency.....	41,605 00	42,224 00	37,583 00	37,837 00
Gold coin	4,240 00	9,705 00	7,190 00	8,805 00
Silver coin	2,151 85	3,124 85	2,080 50	2,495 45
Nickels and cents.....	451 34	401 99	410 42	279 19
Checks, cash items and internal revenue account	2,024 90	1,370 48	6,206 31	2,069 23
Totals	\$735,100 40	\$729,930 82	\$739,831 89	\$746,769 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,609 23	7,554 57	7,394 70	10,741 79
Dividends unpaid				
Commercial deposits subject to check.....	219,214 21	207,611 84	218,855 24	208,102 49
Commercial certificates of deposit.....	325 00	266 00	20 01	606 00
Due to banks and bankers.....	1,327 55	2,287 75	1,346 44	2,689 33
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	408,574 72	407,652 23	402,745 11	416,647 67
Savings certificates of deposit.....	32,049 69	34,568 43	39,470 39	37,981 97
Notes and bills rediscounted.....				
Bills payable				
Totals	\$735,100 40	\$729,930 82	\$739,831 89	\$746,769 25

STATE BANKING DEPARTMENT.

SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Secretary and Treasurer*.

DIRECTORS.—C. A. Wright, A. R. Gray, George Ruppe, R. R. Goodell, James Chynoweth, James R. Cooper, Graham Pope, A. J. Scott, Jacob Baer, Charles Briggs, James MacNaughton, Edgar H. Towar, Allen F. Rees, Lessing Karger, John D. Ouddihy, John J. Case, William A. Paine, Harry F. Fay, William E. Parnall, Charles H. Hall.

Resources.	Report of	Report of	Report of Sept. 15.	Report of Nov. 25.
Collateral loans—time.....				
Collateral loans—demand.....				
Loans on real estate mortgages—in office.....			\$75,170 00	\$78,400 00
Loans on real estate mortgages—with State Treasurer.....				
Other loans.....				
Bonds—in office.....				
Bonds—with State Treasurer.....				
Stocks.....				26,460 00
Real estate owned.....				
Other investments.....				
Advances to trusts.....				
Premiums paid.....				
Safe deposit vaults.....				
Furniture and fixtures.....			186 98	580 23
Due from approved reserve agents.....			5,005 75	5,022 18
Due from other banks and bankers.....			12,975 28	20,945 96
Cash items.....				
Nickels and cents.....				
Silver coin.....				
Gold coin.....				
U. S. and National bank notes.....				
Totals			\$93,338 01	\$131,408 36
Liabilities.				
Capital stock paid in.....			\$75,000 00	\$102,200 00
Surplus fund.....			15,000 00	20,320 00
Undivided profits (less expenses, interest and taxes paid).....			188 01	548 36
Dividends unpaid				
Trust deposits.....			3,150 00	8,340 00
Debentures.....				
Other liabilities.....				
Totals			\$93,338 01	\$131,408 36

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President and Cashier*; GEORGE J. JENKS, *Vice President*;
HENRY BINKLE, *Assistant Cashier*.DIRECTORS.—Matthew D. Wagner, Charles Noble, George J. Jenks, Darius Mihlethaler,
Philip Binkle.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$59,277 75	\$56,319 67	\$48,858 04	\$51,190 36
Bonds, mortgages and securities.....	36,238 60	42,010 12	44,891 27	46,628 77
Premiums paid on bonds.....				
Overdrafts.....			25 99	725 92
Banking house.....	3,200 00	3,200 00	3,200 00	3,216 25
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,546 23	1,471 83	1,708 42	1,334 57
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	24,527 80	12,497 62	27,756 88	25,525 59
Exchange for clearing house.....		67 40	1,885 19	246 73
U. S. and National bank currency.....	5,173 00	5,069 00	3,793 00	4,482 00
Gold coin.....	190 00	105 00	45 00	900 00
Silver coin.....	822 91	220 15	117 70	132 35
Nickels and cents.....	3 65	114 40	39 48	23 45
Checks, cash items and internal revenue account.....		235 83		726 80
Totals.....	\$132,980 04	\$123,301 02	\$134,382 97	137,141 79
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	408 95	402 95	298 14	2,338 81
Dividends unpaid.....				
Commercial deposits subject to check.....	25,276 32	17,908 77	21,628 16	19,165 53
Commercial certificates of deposit.....		74,994 30	81,229 14	83,157 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	77,294 77		1,232 53	2,484 77
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$132,980 04	\$123,301 02	\$134,382 97	\$137,141 79

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

O. T. HILLS, *President*; A. L. CARR, *Vice President*; D. J. MATHEWS, *Cashier*.DIRECTORS.—L. N. Keating, A. L. Carr, C. H. Hackley, George R. Bates, C. T. Hills, A. E. Motley
G. T. Sands.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$51,432 26	\$46,774 08	\$51,319 01	\$45,938 52
Bonds, mortgages and securities.....	56,361 37	72,487 75	84,480 25	89,767 75
Premiums paid on bonds.....				
Overdrafts	45 59	41 31	331 99	35 57
Banking house	4,160 00	4,160 00	4,160 00	4,160 00
Furniture and fixtures.....	2,070 65	2,070 65	2,070 65	2,070 65
Other real estate.....	498 60	498 60	498 60	498 60
Due from other banks and bankers (not reserve cities).....	5,506 68	1,021 61	323 21	422 74
United States bonds.....				
Due from banks in reserve cities.....	24,630 81	34,077 69	40,738 01	36,076 88
Exchange for clearing house.....				
U. S. and National bank currency.....	4,655 00	3,920 00	7,688 00	11,887 00
Gold coin	1,090 00	1,600 00	2,235 00	2,915 00
Silver coin	3,120 00	2,260 00	2,323 00	4,251 00
Nickels and cents.....	180 53	177 43	159 90	140 01
Checks, cash items and internal revenue account	24 66	458 05	5,593 83	1,399 06
Totals	\$155,776 15	\$169,547 17	\$201,920 45	\$199,532 78
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	7,300 00	7,300 00	7,300 00	7,300 00
Undivided profits, less current expenses, interest and taxes paid.....	334 92	1,022 65	2,034 08	3,407 02
Dividends unpaid				
Commercial deposits subject to check.....	27,675 21	28,758 85	43,134 72	37,078 73
Commercial certificates of deposit.....	28,013 48	31,164 61	42,118 60	44,621 25
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	52,452 54	61,301 06	67,333 05	67,125 78
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$155,776 15	\$169,547 17	\$201,920 45	\$199,532 78

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; E. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$132,134 23	\$136,032 36	\$136,416 06	\$160,864 82
Bonds, mortgages and securities.....	61,312 50	79,900 50	79,808 60	84,189 00
Premiums paid on bonds.....				
Overdrafts	1,645 81	143 49	2,369 36	4,747 57
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,100 00	2,100 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	42,082 74	38,481 57	45,115 15	54,851 48
Exchange for clearing house.....				
U. S. and National bank currency.....	10,655 00	5,610 09	4,223 00	4,355 00
Gold coin	4,100 00	4,830 00	4,115 00	4,545 00
Silver coin	1,150 00	800 00	700 00	800 00
Nickels and cents.....	15 23	85 06	49 18	70 23
Checks, cash items and internal revenue account	248 32	1,959 95	569 08	609 00
Totals	\$274,343 82	\$287,792 93	\$294,459 43	\$336,133 30
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	729 36	1,601 21	3,750 26	4,440 70
Dividends unpaid	30 00			
Commercial deposits subject to check.....	60,719 35	64,915 36	59,616 10	76,560 59
Commercial certificates of deposit.....	66,662 02	63,232 78	60,482 23	69,284 98
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	51,303 09	62,993 58	75,610 84	90,847 03
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$274,343 82	\$287,792 93	\$294,459 43	\$336,133 3

STATE BANKING DEPARTMENT.

No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; CORVIS M. BANE, *Vice President*; PAUL W. CHASE, *Cashier*.

DIRECTORS.—F. A. Roethlisberger, Corvis M. Bane, Edw. Frensdorf, Wm. N. Bengt, Guy M. Chester, Fred H. Stone, M. S. Segur.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts			\$63,396 02	\$91,356 83
Bonds, mortgages and securities			8,506 41	14,631 41
Premiums paid on bonds				
Overdrafts				25 16
Banking house			5,230 90	5,356 00
Furniture and fixtures			2,527 08	2,523 58
Other real estate				
Due from other banks and bankers (not reserve cities)			7,589 56	
United States bonds				
Due from banks in reserve cities			21,014 89	15,819 47
Exchange for clearing house				
U. S. and National bank currency			4,812 00	9,646 00
Gold coin			4,240 00	3,049 89
Silver coin			1,043 30	1,180 50
Nickels and cents			97 98	125 67
Checks, cash items and internal revenue account			327 42	1,667 82
Totals			\$118,733 16	\$145,387 33
Liabilities.				
Capital stock paid in			\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid			1,057 40	1,969 43
Dividends unpaid				
Commercial deposits subject to check			15,789 00	16,009 79
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits			3,457 52	4,176 63
Savings certificates of deposit			48,429 24	73,231 48
Notes and bills rediscounted				
Bills payable				
Totals			\$118,733 16	\$145,387 33

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*; L. D. WALWORTH, *Assistant Cashier*.

DIRECTORS—J. T. Crume, J. F. King, C. F. Cook, H. S. Walworth, Asher B. La Fleur.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$242,410 08	\$223,188 19	\$237,406 16	\$247,366 40
Bonds, mortgages and securities.....	181,599 70	150,974 70	169,873 45	167,482 70
Premiums paid on bonds.....				
Overdrafts.....	231 83	2,677 21	281 60	1,335 92
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	13,100 00	13,100 00	13,100 00	13,100 00
Due from other banks and bankers (not reserve cities).....		4,639 00	1,478 08	5,336 63
United States bonds.....				
Due from banks in reserve cities.....	46,144 49	62,767 46	76,029 69	54,799 43
Exchange for clearing house.....				
U. S. and National bank currency.....	9,900 00	6,358 00	8,888 00	13,279 00
Gold coin.....	10,617 50	10,012 50	10,312 50	10,237 50
Silver coin.....	1,714 50	673 00	1,337 60	769 60
Nickels and cents.....	158 81	158 16	105 03	145 15
Checks, cash items and internal revenue account.....	128 86	1,536 07	2,133 54	658 51
Totals.....	\$458,116 31	\$477,984 29	\$522,945 55	\$516,510 84
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,661 23	10,936 76	12,589 82	13,638 92
Dividends unpaid.....				
Commercial deposits subject to check.....	33,248 00	32,291 22	52,356 50	37,082 79
Commercial certificates of deposit.....				
Due to banks and bankers.....	877 75			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	95,495 47	101,852 83	102,305 12	105,584 29
Savings certificates of deposit.....	238,838 86	252,903 49	275,094 11	279,204 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$458,116 31	\$477,984 29	\$522,945 55	\$516,510 84

STATE BANKING DEPARTMENT.

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERBIT J. DIEKEMA, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
HENRY J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry Kremers,
Jan W. Bosman, J. W. Garvelink, Wm. J. Garrod.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$437,035 76	\$432,338 77	\$473,367 88	\$421,671 23
Bonds, mortgages and securities.....	201,548 11	197,057 99	240,761 67	274,210 16
Premiums paid on bonds.....				
Overdrafts.....	1,437 61	1,129 15	543 19	817 59
Banking house.....	10,000 00	10,000 00	10,000 00	10,084 00
Furniture and fixtures.....	3,000 00	3,375 00	3,750 00	3,750 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,904 83	5,756 39	11,911 60	12,351 05
United States bonds.....				
Due from banks in reserve cities.....	142,164 88	147,002 34	127,325 11	174,864 04
Exchange for clearing house.....				
U. S. and National bank currency.....	11,398 00	10,667 00	6,402 00	15,561 00
Gold coin	13,890 00	15,850 00	15,365 00	14,896 00
Silver coin.....	3,052 55	3,249 40	4,058 30	3,067 15
Nickels and cents.....	523 15	459 65	288 42	531 26
Checks, cash items and internal revenue account.....	1,796 29	4,390 10	1,762 85	3,600 40
Totals.....	\$833,049 67	\$831,275 79	\$895,546 02	\$936,602 88
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,433 87	4,325 03	5,074 99	10,580 49
Dividends unpaid				
Commercial deposits subject to check.....	142,444 08	136,141 57	141,939 72	138,025 98
Commercial certificates of deposit.....	214,763 67	225,114 78	256,145 41	277,670 24
Due to banks and bankers.....				
Certified checks			50 00	
Cashier's checks outstanding.....				
Savings deposits	414,408 05	406,694 41	432,335 90	450,326 07
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$833,049 67	\$831,275 79	\$895,546 02	\$936,602 88

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; ADRIAN VAN PUTTEN, *Vice President*; C. VER SCHURE, *Cashier*; OTTO P. KRAMER, *Assistant Cashier*.

DIRECTORS.—C. Ver Schure, A. Van Putten, M. Van Putten, William H. Beach, John C. Post, P. H. McBride, D. B. K. Van Raalte, R. Veneklaasen, W. B. Griffin.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$319,043 80	\$339,406 27	\$329,075 39	\$339,519 39
Bonds, mortgages and securities.....	126,607 35	126,657 35	127,439 60	134,709 60
Premiums paid on bonds.....				
Overdrafts	1,495 88	405 43	1,084 72	826 37
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	5,188 00	5,188 00	5,188 00	5,188 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	302 48		106 00	
United States bonds.....				
Due from banks in reserve cities.....	54,495 63	58,369 98	66,430 89	54,674 96
Exchange for clearing house.....				
U. S. and National bank currency.....	6,832 00	10,667 00	10,367 00	12,468 00
Gold coin	10,617 50	10,261 50	12,625 00	10,992 50
Silver coin	1,082 20	2,177 70	4,296 20	3,616 50
Nickels and cents.....	141 14	307 58	244 98	397 46
Checks, cash items and internal revenue account	743 50	502 22	337 79	819 88
Totals	\$548,550 48	\$577,992 98	\$600,275 57	\$685,231 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,753 67	6,287 20	5,111 88	9,308 03
Dividends unpaid				
Commercial deposits subject to check.....	108,948 91	107,761 54	123,441 66	91,188 00
Commercial certificates of deposit.....	194,247 56	208,288 77	201,785 87	211,677 72
Due to banks and bankers.....				
Certified checks	92 20	200 00		
Cashier's checks outstanding.....				
Savings deposits	186,506 14	200,505 47	207,436 21	210,472 85
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$548,550 48	\$577,992 98	\$600,275 57	\$685,231 60

STATE BANKING DEPARTMENT.

No. 262.

CITIZEN'S SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

A. H. SHEPARD, *President*; JOHN W. PATTERSON, *Vice President*; C. J. CUMMINGS, *Cashier*.

DIRECTORS.—A. H. Shepard, John W. Patterson, D. H. Power, H. M. Church, John Lane.

Resources.	Report of	Report of	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....			\$8,964 89	\$12,228 79
Bonds, mortgages and securities.....			5,467 65	5,511 75
Premiums paid on bonds.....				
Overdrafts				
Banking house.....			2,535 85	2,604 58
Furniture and fixtures.....			2,448 16	2,475 66
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			13,582 52	7,213 50
Expense, etc.....			606 30	790 45
United States bonds.....				
Due from banks in reserve cities.....			1,067 41	14,411 96
Exchange for clearing house.....				
U. S. and National bank currency.....			2,432 00	2,849 00
Gold coin			157 50	190 00
Silver coin			320 15	255 10
Nickels and cents.....			16 75	32 81
Checks, cash items and internal revenue account				
Totals.....			\$37,709 18	\$48,564 60
Liabilities.				
Capital stock paid in.....			\$12,800 00	\$16,500 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....			7,064 55	10,162 09
Commercial certificates of deposit.....			6,716 50	5,112 83
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			11,106 13	16,789 68
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....			\$37,709 18	\$48,564 60

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; CHARLES A. WILSON, *Cashier*; EMMA SARGENT, *Assistant Cashier*.

DIRECTORS—Charles A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, William S. Walls.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 18.	Report of Nov. 28.
Loans and discounts.....	\$74,734 91	\$83,083 01	\$80,476 63	\$79,009 46
Bonds, mortgages and securities.....	145,894 18	145,714 91	146,678 91	144 533 91
Premiums paid on bonds.....			466 00	466 00
Overdrafts	82 70	908 62	58 86	1,305 22
Banking house	3,000 00	3,000 00	3,000 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,175 00
Other real estate.....			3,000 00	3,500 00
Due from other banks and bankers (not reserve cities).....	169 70	2,243 43	100 26	2,699 26
United States bonds.....			5,600 00	5,600 00
Due from banks in reserve cities.....	83,617 23	65,176 95	71,780 09	58,453 83
Exchange for clearing house.....				
U. S. and National bank currency.....	13,304 00	11,351 00	12,571 00	12,340 00
Gold coin	1,245 00	1,440 00	1,810 00	1,990 00
Silver coin	645 00	569 20	385 20	338 08
Nickels and cents.....	70 10	35 34	41 30	18 51
Checks, cash items and internal revenue account	213 94	100 00	129 45	245 89
Totals.....	\$322,976 76	\$314,617 46	\$327,097 59	\$315,165 16
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, inter- est and taxes paid.....	10,158 31	11,427 12	10,453 17	10,900 44
Dividends unpaid.....	60 00	60 00	60 00	
Commercial deposits subject to check.....	51,441 77	57,195 34	57,590 83	44,918 65
Commercial certificates of deposit.....	19,082 35	10,664 33	12,713 81	12,187 63
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	202,224 23	195,270 67	206,279 78	207,188 44
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$322,976 76	\$314,617 46	\$327,097 59	\$315,165 16

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

E. J. FELLOWS, *President*; WILLIAM A. LANE, *Vice President*; R. D. GARDNER, *Cashier*.

DIRECTORS.—E. J. Fellows, William A. Lane, M. C. Fellows, M. J. Nix, R. E. Goodrich,

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$36,997 64	\$49,321 18	\$54,719 17	\$69,435 44
Bonds, mortgages and securities.....	6,344 00	9,700 96	25,011 54	20,105 98
Premiums paid on bonds.....			390 00	390 00
Overdrafts.....	730 87	764 22	190 51	184 83
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expenses, interest and taxes paid.....	614 95	510 18		
Due from banks in reserve cities.....	20,592 70	21,336 23	12,977 02	10,955 28
Exchange for clearing house.....				
U. S. and National bank currency.....	2,334 00	4,680 00	4,356 00	4,605 00
Gold coin.....	1,647 50	1,797 50	2,430 00	2,950 00
Silver coin.....	336 85	635 25	615 20	537 20
Nickels and cents.....	92 47	69 45	14 59	62 89
Checks, cash items and internal revenue account.....	24 02	176 23	52 07	69 57
Totals.....	\$64,215 00	\$93,451 26	\$105,256 10	\$113,856 19
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			291 99	749 72
Dividends unpaid.....				
Commercial deposits subject to check.....	20,085 72	23,689 46	22,850 18	23,241 21
Commercial certificates of deposit.....	24,128 28	39,761 80	55,008 96	60,865 26
Due to banks and bankers.....				
Certified checks.....			110 00	
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$64,215 00	\$93,451 26	\$105,256 10	\$113,856 19

STATE BANKS OF MICHIGAN.

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No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBEEK, *President*; CHARLES A. GOODNOW, *Vice President*;
PENNY T. DUDLEY, *Cashier*.DIRECTORS.—Charles Curtis, Asa Van Kleeck, Charles Fishbeck, S. B. Rubert, John Ryan,
Charles A. Goodnow, Geo. Barnes.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$86,410 95	\$86,719 19	\$70,750 60	\$75,026 71
Bonds, mortgages and securities.....	44,166 41	43,016 41	43,546 08	40,396 08
Premiums paid on bonds.....				
Overdrafts.....	512 16	541 64	563 39	185 38
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....	18 63	6,489 60	2,023 50	1,313 20
United States bonds.....				
Due from banks in reserve cities.....	32,630 77	21,783 47	21,830 71	25,991 45
Exchange for clearing house.....				
U. S. and National bank currency.....	15,176 00	18,612 00	15,756 00	15,818 00
Gold coin.....	4,205 00	4,269 80	4,710 00	4,220 00
Silver coin.....	1,330 05	1,509 25	1,290 10	2,452 90
Nickels and cents.....	159 75	72 69	312 45	220 97
Checks, cash items and internal revenue account.....	673 62	607 20	2,153 11	1,599 43
Totals.....	\$164,308 07	\$172,645 98	\$171,860 68	\$176,248 85
Liabilities.				
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	4,835 92	4,234 63	6,235 39	7,143 30
Dividends unpaid.....	358 40			
Commercial deposits subject to check.....	36,657 29	36,261 96	35,729 23	33,224 04
Commercial certificates of deposit.....	379 74	379 74	379 74	379 74
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	19,681 59	22,301 99	22,221 30	22,306 29
Savings certificates of deposit.....	62,000 06	67,067 66	66,844 92	73,793 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$164,308 07	\$172,645 98	\$171,860 68	\$176,248 85

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorff.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$187,822 97	\$143,566 55	\$173,968 13	\$177,856 79
Bonds, mortgages and securities.....	174,047 46	181,721 74	186,798 16	195,773 86
Premiums paid on bonds.....	996 25	996 25	981 25	981 25
Overdrafts.....	4,343 87	248 68	815 92	1,430 26
Banking house.....	5,000 00	5,000 00	5,000 00	7,000 00
Furniture and fixtures.....	1,800 00	1,943 43	5,790 22	4,330 82
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....	501 37	3,400 37		
United States bonds.....				
Due from banks in reserve cities.....	35,702 81	64,069 65	46,053 74	43,047 42
Exchange for clearing house.....				
U. S. and National bank currency.....	7,768 00	9,514 00	7,360 00	10,063 00
Gold coin.....	10,040 00	8,005 00	8,020 00	8,110 00
Silver coin.....	1,072 60	1,013 30	2,203 30	317 00
Nickels and cents.....	70 19	93 45	158 08	34 15
Checks, cash items and internal revenue ac- count.....	156 82	205 98	303 79	1,005 96
Totals.....	\$429,322 34	\$419,798 35	\$437,422 59	\$449,980 42
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, in- terest and taxes paid.....	11,817 52	15,015 10	18,167 52	20,952 43
Dividends unpaid.....				
Commercial deposits subject to check.....	44,389 62	51,352 68	43,576 97	39,597 70
Commercial certificates of deposit.....	10,325 08	5,506 46	1,823 80	4,975 97
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	275,790 12	260,924 11	286,849 30	297,454 32
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$429,322 34	\$419,798 35	\$437,422 59	\$449,980 42

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.DIRECTORS.—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson,
Charles C. Whitney.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$306,146 20	\$164,198 50	\$198,508 21	\$345,600 20
Bonds, mortgages and securities.....	347,763 31	377,263 55	378,239 82	381,680 22
Premiums paid on bonds.....				
Overdrafts.....	887 10	1,914 19	2,036 67	2,178 46
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,875 00	5,875 00	5,825 00	5,825 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,391 35	10,000 00	10,000 00	10,000 00
United States bonds.....	67,700 00	67,700 00	67,700 00	60,700 00
Due from banks in reserve cities.....	79,547 75	98,095 67	100,422 20	74,857 10
Exchange for clearing house.....	20 75			
U. S. and National bank currency.....	14,950 00	23,404 00	16,561 00	20,259 00
Gold coin.....	5,062 50	5,075 00	5,360 00	5,000 00
Silver coin.....	1,505 35	1,123 00	2,350 10	1,236 35
Nickels and cents.....	68 54	308 54	461 92	445 17
Checks, cash items and internal revenue account.....	475 30	110 68	517 64	2,027 58
Totals	\$747,898 15	\$702,568 13	\$791,076 56	\$817,249 08
Liabilities				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	11,000 00	11,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,745 43	9,136 34	5,568 91	11,229 00
Dividends unpaid.....				
Commercial deposits subject to check.....	39,919 07	45,158 27	44,873 43	53,120 85
Commercial certificates of deposit.....	3,448 91	2,113 08	6,225 91	3,381 51
Due to banks and bankers.....	350 01		810 29	1,806 35
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	588,429 73	595,165 44	621,598 02	635,712 37
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$747,898 15	\$702,568 13	\$791,076 56	\$817,249 08

STATE BANKING DEPARTMENT.

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;
WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, Jno. Borland, Jr., Will Borland, Edward E. Palmer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$86,632 63	\$86,490 83	\$110,377 96	\$116,059 64
Bonds, mortgages and securities.....	182,700 75	196,182 86	196,071 26	188,345 93
Premiums paid on bonds.....				
Overdrafts.....	850 08	320 97	2,571 79	1,350 82
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,917 36
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	450 00	2,178 00	1,535 50	713 32
United States bonds.....				
Due from banks in reserve cities.....	56,132 35	53,929 07	38,591 29	48,463 37
Exchange for clearing house.....				
U. S. and National bank currency.....	7,708 00	8,961 00	6,946 00	8,553 00
Gold coin.....	977 50	35 00	210 00	110 00
Silver coin.....	637 00	1,263 00	818 00	380 00
Nickels and cents.....	99 80	35 11	43 27	40 08
Checks, cash items and internal revenue account.....	2,312 71	3,986 47	900 92	1,075 13
Totals.....	\$345,100 82	\$369,002 31	\$364,726 09	\$371,908 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,123 45	8,247 06	2,305 41	7,708 85
Dividends unpaid.....				
Commercial deposits subject to check.....	32,316 81	31,079 11	27,619 64	23,817 85
Commercial certificates of deposit.....	6,734 00	5,779 20	4,581 29	5,134 72
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	200,453 69	217,099 72	226,187 68	230,689 05
Savings certificates of deposit.....	40,472 87	46,797 22	44,032 07	44,808 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$345,100 82	\$369,002 31	\$364,726 09	\$371,908 07

STATE BANKS OF MICHIGAN.

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No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; JOHN GREENOP, *Vice President*; A. S. WRIGHT, *Cashier*.

DIRECTORS—H. R. Wagar, Chauncey J. Rumsey, Allen S. Wright, L. N. Olmstead, Franklin H. Doland, John Greenop, Terry Dolan.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$166,658 34	\$127,037 31	\$155,155 40	\$174,384 87
Bonds, mortgages and securities.....	129,814 22	122,894 23	142,102 06	143,662 06
Premiums paid on bonds.....				
Overdrafts.....	1,341 70	1,548 95	775 92	1,679 85
Banking house.....				
Furniture and fixtures.....	8,300 00	8,300 00	8,300 00	8,300 00
Other real estate.....	26,650 00	26,650 00	26,650 00	26,650 00
Due from other banks and bankers (not reserve cities).....	3,239 22	750 00	3,780 94	431 54
United States bonds.....				
Due from banks in reserve cities.....	131,940 49	107,883 61	95,140 21	95,118 84
Exchange for clearing house.....				
U. S. and National bank currency.....	8,795 00	27,932 00	9,234 00	6,642 00
Gold coin.....	135 00	3,165 00	2,932 50	2,785 00
Silver coin.....	729 15	873 90	2,427 25	1,535 45
Nickels and cents.....	18 03	5 82	6 59	13 86
Checks, cash items and internal revenue account.....	974 74	2,888 24	4,182 96	4,073 84
Totals.....	\$478,539 89	\$430,449 05	\$450,697 83	\$496,177 31
Liabilities.				
Capital stock paid in.....	\$80,200 00	\$80,200 00	\$80,200 00	\$80,200 00
Surplus fund.....	1,900 33	1,900 33	2,500 33	2,500 33
Undivided profits, less current expenses, interest and taxes paid.....	6,352 01	1,624 56	2,199 09	2,975 70
Dividends unpaid.....				
Commercial deposits subject to check.....	50,680 12	54,839 76	70,404 73	73,939 00
Commercial certificates of deposit.....				
Due to banks and bankers.....		9 01		
Certified checks.....	26 95			
Cashier's checks outstanding.....				
Savings deposits.....	83,269 53	83,389 02	81,189 05	82,604 76
Savings certificates of deposit.....	217,110 96	208,436 37	214,204 03	223,987 58
Notes and bills rediscounted.....				
Bills payable.....	39,000 00			
Totals.....	\$478,539 89	\$430,449 05	\$450,697 83	\$496,177 31

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President*; OSCAR R. LONG, *Vice President*; W. B. HEATH, *Cashier*.

DIRECTORS.—Osmond S. Tower, John E. Morrison, Thad B. Preston, Oscar R. Long, Seymour B. Gorham, Geo. Gundrum, K. R. Smith.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$234,092 60	\$247,753 08	\$239,126 98	\$311,426 96
Bonds, mortgages and securities	88,806 38	97,190 81	96,462 17	97,504 68
Premiums paid on bonds				
Overdrafts	3,142 79	4,077 58	3,100 25	2,724 43
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate	7,167 74	6 116 18	6,061 18	6,155 27
Due from other banks and bankers (not reserve cities)		96 95		
United States bonds				
Due from banks in reserve cities	74,135 54	96,270 29	75,908 90	43,468 57
Exchange for clearing house				
U. S. and National bank currency	9,615 00	8,480 00	9,063 00	7,706 00
Gold coin	6,040 00	3,990 00	7,400 00	6,520 00
Silver coin	2,448 00	1,964 15	3,056 15	3,333 75
Nickels and cents	229 29	48 90	123 21	82 24
Checks, cash items and internal revenue account	542 27	4,530 55	2,461 24	3,097 68
Totals	\$434,819 61	\$481,518 44	\$501,348 03	\$490,679 58
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	12,421 76	14,062 29	19,330 22	21,975 97
Dividends unpaid	81 97	77 97	74 63	25 30
Commercial deposits subject to check	82,615 01	100,156 81	77,968 46	79,985 66
Commercial certificates of deposit				
Due to banks and bankers		269 57	323 62	2,140 12
Certified checks				
Cashier's checks outstanding				
Savings deposits	41,708 75	39,529 27	45,210 46	45,661 56
Savings certificates of deposit	237,997 12	267,422 23	298,450 64	- 279,890 97
Notes and bills rediscounted				
Bills payable				
Totals	\$434,819 61	\$481,518 44	\$501,348 03	\$490,679 58

STATE BANKS OF MICHIGAN.

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No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS—Jesse Spalding, Herbert M. Pelham, M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown, M. Corry, Sr., James MacNaughton, O. C. Davidson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$364,066 06	\$383,345 31	\$395,358 94	\$394,199 80
Bonds, mortgages and securities.....	14,500 00	11,000 00	10,500 00	10,500 00
Premiums paid on bonds.....				
Overdrafts.....	85 08	202 19	54 89	113 03
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	750 00	750 00
Other real estate.....	9,433 83	9,433 83	8,818 95	8,800 70
Due from other banks and bankers (not reserve cities).....	1,805 25	2,414 60	2,623 56	2,865 10
United States bonds.....				
Due from banks in reserve cities.....	101,663 20	52,061 55	43,524 48	37,310 73
Exchange for clearing house.....				
U. S. and National bank currency.....	4,800 00	32,800 00	17,100 00	28,000 00
Gold coin.....	4,500 00	3,000 00	7,300 00	4,000 00
Silver coin.....	1,965 00	1,105 00	3,900 00	605 00
Nickels and cents.....	572 12	450 15	137 33	124 66
Checks, cash items and internal revenue account.....	328 53	1,357 07	287 00	1,166 79
Totals.....	\$525,715 28	\$497,176 30	\$480,355 15	\$488,435 30
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,706 36	13,267 55	12,923 41	15,841 77
Dividends unpaid.....				
Commercial deposits subject to check.....	246,601 60	216,188 29	186,294 33	187,765 59
Commercial certificates of deposit.....	49,821 11	49,806 25	50,231 02	46,684 63
Due to banks and bankers.....	3,322 75	2,532 96	2,497 95	1,496 20
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	159,263 45	160,389 25	171,402 84	179,647 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$525,715 28	\$497,176 30	\$480,355 15	\$488,435 30

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WILLIAM SEDGWICK, *President*; OTTO EGER, *Vice President*; E. A. MALMORÉN, *Cashier*;
J. G. WELSH, *Assistant Cashier*.

DIRECTORS—Otto Eger, Robert Maxwell, William Sedgwick, Timothy Hughes, Joseph Mitchell,
George F. Thoney, Wm. F. Anderson, Herman Jaedecke, John P. Outhwaite.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$204,612 49	\$204,988 29	\$214,804 89	\$255,667 41
Bonds, mortgages and securities	36,453 49	35,056 21	34,502 62	33,900 00
Premiums paid on bonds.....	400 00	400 00	400 00	400 00
Overdrafts	6,706 04	286 09	776 81	453 63
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,375 00	1,000 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	8,510 17	2,162 23	2,400 21	10,289 42
United States bonds.....				
Due from banks in reserve cities.....	124,442 25	43,735 10	118,678 94	78,001 79
Exchange for clearing house.....				1,752 30
U. S. and National bank currency.....	17,235 00	16,764 00	14,485 00	18,480 00
Gold coin.....	9,935 00	15,490 00	22,980 00	18,170 00
Silver coin.....	2,595 00	2,680 00	2,164 00	1,284 45
Nickels and cents.....	268 89	171 08	217 08	260 05
Checks, cash items and internal revenue account.....	4,773 48	814 44	33,085 59	
Totals.....	\$432,362 41	\$338,628 24	\$461,955 09	\$435,849 05
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	10,527 33	11,702 61	14,942 73	17,256 47
Dividends unpaid.....				
Commercial deposits subject to check.....	184,703 37	97,359 45	194,008 82	140,793 58
Commercial certificates of deposit.....	9,557 85	6,981 04	7,013 38	7,354 11
Due to banks and bankers		289 57		744 00
Certified checks				
Cashier's checks outstanding.....				
Savings deposits.....	167,573 86	162,195 56	185,990 16	209,198 89
Savings certificates of deposit.....				
Notes and bills rediscounted				
Bills payable.....				
Totals.....	\$432,362 41	\$338,628 24	\$461,955 09	\$435,849 05

No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; JAMES P. GIBBS, *Cashier*.

DIRECTORS.—James B. Crawford, F. W. Brown, Willard M. Weller, Wolf Netzorg, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, Herbert J. Crawford.

Resources.	Report of	Report of	Report of	Report of Nov. 25.
Loans and discounts.....				9,742 59
Bonds, mortgages and securities.....				2,455 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				949 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				11,480 44
Expense.....				205 50
Due from banks in reserve cities.....				4,255 35
Exchange for clearing house.....				
U. S. and National bank currency.....				1,500 00
Gold coin.....				70 00
Silver coin.....				480 00
Nickels and cents.....				19 75
Checks, cash items and internal revenue account.....				37 52
Totals.....				31,195 15
Liabilities.				
Capital stock paid in.....				16,630 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				11,836 09
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				311 00
Savings certificates of deposit.....				2,413 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				31,195 15

STATE BANKING DEPARTMENT.

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; CHAS. A. PRICE, *Cashier*;
R. A. BARBER, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, William F. Thompson, William M. Weller, J. Lee Potts,
John C. Hicks, F. H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$86,951 87	\$84,015 71	\$89,942 87	\$94,686 92
Bonds, mortgages and securities.....	184,098 98	193,125 13	202,867 55	183,949 72
Premiums paid on bonds.....				
Overdrafts.....	800 66	47 96	216 13	2,177 06
Banking house.....				
Furniture and fixtures.....	1,974 62	1,974 62	1,976 35	1,974 63
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....	1,855 03	5,009 29	4,561 45	433 28
United States bonds.....				
Due from banks in reserve cities.....	94,669 88	59,743 49	31,637 65	57,948 42
Exchange for clearing house.....				
U. S. and National bank currency.....	11,990 00	11,279 00	14,302 00	13,694 00
Gold coin.....	5,660 00	3,820 00	2,912 50	3,132 50
Silver coin.....	1,800 00	1,899 00	1,439 00	3,604 00
Nickels and cents.....	229 76	121 58	126 32	151 05
Checks, cash items and internal revenue ac- count.....	163 95	897 79	385 61	163 19
Totals.....	\$390,224 75	\$361,983 57	\$350,967 43	\$361,914 76
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	14,500 00	14,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, in- terest and taxes paid.....	1,883 49	3,839 31	26 74	2,981 90
Dividends unpaid.....				
Commercial deposits subject to check.....	95,107 13	87,685 71	59,199 07	62,860 95
Commercial certificates of deposit.....	350 20	49 91	85 14	6,623 37
Due to banks and bankers.....				
Certified checks.....	102 00			
Cashier's checks outstanding.....				
Savings deposits.....	29,889 39	29,479 04	31,492 95	27,520 65
Savings certificates of deposit.....	213,392 54	191,429 60	207,683 53	206,397 89
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$390,224 75	\$361,983 57	\$350,967 43	\$361,914 76

STATE BANKS OF MICHIGAN.

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No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*;
B. M. BYRNE, *Assistant Cashier*.DIRECTORS.—P. B. Loomis, Anna M. Thompson, W. M. Thompson, N. S. Potter, P. B. Loomis, Jr.,
G. A. Matthews, H. S. Griggs.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$700,362 52	\$757,931 82	\$575,644 76	\$781,838 13
Bonds, mortgages and securities.....	248,471 99	237,279 36	285,460 89	291,310 89
Premiums paid on bonds.....				
Overdrafts.....	15,196 31	1,510 20	3,120 49	3,480 98
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....		9,000 00	9,000 00	9,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	163,325 41	151,840 98	335,000 41	171,132 08
Exchange for clearing house.....	12,295 80	18,759 91	18,664 45	16,045 18
U. S. and National bank currency.....	48,086 00	41,536 00	38,934 00	38,642 00
Gold coin.....	33,900 00	35,275 00	35,995 00	39,105 00
Silver coin.....	7,708 80	3,381 80	5,710 70	2,781 20
Nickels and cents.....	1,038 50	285 95	313 58	424 31
Checks, cash items and internal revenue account.....	1,171 35	586 00	1,419 17	1,397 56
Totals	\$1,279,546 68	\$1,305,387 02	\$1,357,263 45	\$1,403,157 33
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	32,951 81	32,994 13	36,582 41	36,134 19
Dividends unpaid.....				
Commercial deposits subject to check.....	353,278 37	337,906 13	392,418 77	432,395 71
Commercial certificates of deposit.....	240,674 43	255,597 36	254,215 42	277,619 99
Due to banks and bankers.....				
Certified checks.....	3,050 00	2,515 58		
Cashier's checks outstanding.....				
Savings deposits.....	424,592 07	451,373 82	449,046 85	432,007 44
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$1,279,546 68	\$1,305,387 02	\$1,357,263 45	\$1,403,157 33

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

CONSTANT C. POND, *President*; CHAS. M. SPINNING, *Vice President*; CHAS. E. TOWNSEND, *2d Vice President*; F. H. NEWKIRK, *Cashier*.

DIRECTORS.—Constant C. Pond, Chas. E. Townsend, Henry H. Neesley, James G. O'Dwyer, Henry J. Davis, Nathan H. Williams, Edwy Knight, Chas. M. Spinning, Wm. W. Palmer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$307,944 80	\$308,091 30	\$330,753 35	\$371,651 19
Bonds, mortgages and securities.....	123,704 85	123,573 25	153,068 51	131,147 90
Premiums paid on bonds.....				
Overdrafts.....	1,878 00	889 70	531 68	2,478 92
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	711 70	2,226 11	861 90	2,580 25
United States bonds.....				
Due from banks in reserve cities.....	46,764 52	79,595 15	58,236 88	51,308 14
Exchange for clearing house.....	7,775 44	4,675 18	11,089 04	4,250 79
U. S. and National bank currency.....	23,536 00	28,410 50	13,296 00	32,447 00
Gold coin.....	3,205 00	3,850 00	5,099 50	7,947 50
Silver coin.....	4,002 15	2,787 50	422 05	2,377 00
Nickels and cents.....	66 36	255 53	41 47	77 32
Checks, cash items and internal revenue account.....	1,334 02	641 88	326 97	453 56
Totals.....	\$520,922 84	\$554,996 10	\$573,727 35	\$606,919 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,687 13	16,187 51	4,605 96	6,808 63
Dividends unpaid.....	90 00		40 00	
Commercial deposits subject to check.....	111,739 86	123,828 44	120,596 47	140,392 90
Commercial certificates of deposit.....	10,747 91	8,686 36	8,688 18	7,263 42
Due to banks and bankers.....	3,025 78	1,928 81	1,032 94	536 20
Certified checks.....	250 00	200 00	200 00	200 00
Cashier's checks outstanding.....				
Savings deposits.....	160,473 08	173,571 43	188,793 51	192,829 64
Savings certificates of deposit.....	111,909 08	120,594 55	129,770 29	138,888 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$520,922 84	\$554,996 10	\$573,727 35	\$606,919 57

STATE BANKS OF MICHIGAN.

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No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WILLIAM H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*; A. C. BLOOMFIELD, *Assistant Cashier*.

DIRECTORS.—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Charles C. Bloomfield, William H. Withington, James O'Donnell, F. D. Bennett.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$604,561 13	\$613,028 87	\$590,673 63	\$634,444 92
Bonds, mortgages and securities.....	192,697 93	197,014 65	201,592 65	200,522 65
Premiums paid on bonds.....				
Overdrafts.....	1,971 24	3,044 81	3,961 70	4,738 42
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....				
Other real estate.....	33,321 48	32,896 48	30,238 91	30,200 00
Due from other banks and bankers (not reserve cities).....				
Due from U. S. Treasurer.....		2,000 00		
United States bonds.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities.....	104,636 98	114,419 07	160,223 52	110,861 20
Exchange for clearing house.....	6,446 84	5,537 87	10,647 03	17,321 86
U. S. and National bank currency.....	28,155 00	26,050 00	20,878 75	19,744 25
Gold coin.....	27,730 00	28,462 50	29,752 50	47,590 00
Silver coin.....	2,363 05	3,327 95	2,959 65	2,540 35
Nickels and cents.....	162 89	160 26	126 20	144 75
Checks, cash items and internal revenue account.....	417 56	1,525 01	700 70	1,541 56
Totals.....	\$1,032,964 10	\$1,057,967 47	\$1,062,155 24	\$1,100,149 96
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	21,169 45	27,166 38	28,610 25	34,722 43
Dividends unpaid.....				
Commercial deposits subject to check.....	131,467 67	172,020 92	161,160 67	179,470 32
Commercial certificates of deposit.....	17,763 43	18,934 17	15,869 56	17,751 27
Due to banks and bankers.....	37,987 73	35,615 73	23,795 92	17,731 42
Certified checks.....	64 40	30 30	25 00	60 00
Cashier's checks outstanding.....	62 34	62 34	258 23	258 23
Savings deposits.....	568,832 04	557,011 43	582,035 71	577,419 70
Savings certificates of deposit.....	105,617 04	97,126 20	120,399 90	122,736 60
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,032,964 10	\$1,057,967 47	\$1,062,155 24	\$1,100,149 96

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; John A. SIBBALD, *Vice President*; W. M. WETMORE, *Cashier*;
OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner
Chas. F. Wade, Charles G. White, W. M. Wetmore.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$111,489 44	\$88,202 35	\$133,693 04	\$130,723 64
Bonds, mortgages and securities.....	46,199 49	46,677 50	46,538 00	50,815 00
Premiums paid on bonds.....				
Overdrafts.....	5,599 57	1,416 31	2,399 63	5,830 92
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....	9,824 14	9,824 14	9,824 14	4,918 00
Due from other banks and bankers (not re- serve cities).....		7,684 51		1,401 91
United States bonds.....				
Due from banks in reserve cities.....	15,978 34	53,440 80	23,825 63	25,046 59
Exchange for clearing house.....				
U. S. and National bank currency.....	7,883 00	7,475 00	9,957 00	8,449 00
Gold coin.....	4,855 00	4,825 00	5,155 00	5,412 50
Silver coin.....	1,044 80	731 30	991 05	910 65
Nickels and cents.....	72 76	108 41	80 04	74 55
Checks, cash items and internal revenue ac- count.....	99 29	151 59	30 37	69 01
Totals.....	\$203,545 83	\$221,031 91	\$232,993 90	\$234,155 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, in- terest and taxes paid.....	2,689 63	5,170 40	5,569 20	6,503 14
Dividends unpaid.....				
Commercial deposits subject to check.....	44,066 86	47,882 51	48,950 26	57,280 63
Commercial certificates of deposit.....	91,078 00	107,979 00	116,207 00	110,892 00
Due to banks and bankers.....	5,711 34		2,287 44	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$203,545 83	\$221,031 91	\$232,993 90	\$234,155 77

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

HALE P. KAUFFER, *President*; W. G. HOWARD, *Vice President*; VERNON T. BARKER, *Cashier*.

DIRECTORS.—William G. Howard, F. B. Orcutt, Vernon T. Barker, Otto Ihling, Hale P. Kauffer, John R. Hunter, Heber C. Reed, Horace B. Peck, Frank H. Milham, H. B. Colman, A. M. Todd, Walter S. Hodges, James H. Hatfield, Willis N. Pomeroy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$359,317 54	\$403,445 77	\$400,149 78	\$376,043 06
Bonds, mortgages and securities.....	78,636 03	76,441 08	63,089 20	107,553 87
Premiums paid on bonds.....				
Overdrafts	1,872 16	55 13	2,816 16	60 37
Banking house				
Furniture and fixtures.....	7,000 00	7,000 00	7,375 00	7,375 00
Other real estate.....	4,142 87	4,164 84	4,164 84	4,164 84
Due from other banks and bankers (not reserve cities).....	324 07	324 07	324 07	324 07
United States bonds.....				
Due from banks in reserve cities.....	65,479 06	40,312 63	44,729 97	52,386 23
Exchange for clearing house.....	4,641 68	5,219 30	8,014 56	4,517 30
U. S. and National bank currency.....	17,795 00	15,307 00	13,206 00	17,787 00
Gold coin	6,330 00	6,175 00	6,320 00	6,145 00
Silver coin	727 25	227 55	591 10	882 36
Nickels and cents.....	80 86	64 38	120 01	69 43
Checks, cash items and internal revenue account				
Totals	\$551,346 54	\$557,736 75	\$555,870 69	\$577,308 52
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	42,000 00	42,000 00	48,000 00	48,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,775 94	4,850 07	1,848 82	4,041 53
Dividends unpaid				
Commercial deposits subject to check.....	113,805 86	99,506 68	97,323 93	99,597 36
Commercial certificates of deposit.....	109,158 37	161,324 20	137,673 82	157,454 98
Due to banks and bankers.....	74,320 48	47,936 83	70,876 96	55,929 45
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	159,285 89	152,029 03	160,147 17	162,285 20
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$551,346 54	\$557,736 75	\$555,870 69	\$577,308 52

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President*; WM. G. KIRBY, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, Lewis
H. Kirby, B. F. Parker, F. G. Dewey.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$426,305 77	\$434,090 43	\$464,209 80	\$494,424 88
Bonds, mortgages and securities.....	263,654 78	278,855 50	330,111 50	324,854 80
Premiums paid on bonds.....				
Overdrafts	101 01	67 50	83 32	12 30
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....				
Other real estate.....	1,400 00	1,400 00	2,200 00	2,200 00
Due from other banks and bankers (not reserve cities).....	558 46			
United States bonds.....				
Due from banks in reserve cities.....	224,226 02	221,557 51	232,172 18	229,106 11
Exchange for clearing house.....	1,063 80	1,692 75	3,516 77	2,983 08
U. S. and National bank currency.....	17,326 00	28,992 00	18,659 00	16,201 00
Gold coin	18,425 00	19,140 00	19,150 00	19,792 50
Silver coin	3,235 00	2,235 00	3,125 50	3,290 00
Nickels and cents.....	429 72	235 81	298 77	251 36
Checks, cash items and internal revenue account		100 00		100 00
Totals	\$967,145 56	\$999,416 50	\$1,074,526 84	\$1,104,215 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,085 99	20,800 25	19,300 80	27,955 51
Dividends unpaid				
Commercial deposits subject to check.....	39,871 57	49,273 63	101,337 54	77,780 68
Commercial certificates of deposit.....	138,392 95	153,708 53	166,273 84	169,822 15
Due to banks and bankers.....	71,631 71	78,398 81	66,255 30	111,404 60
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	602,163 34	597,235 28	621,359 36	617,253 04
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$967,145 56	\$999,416 50	\$1,074,526 84	\$1,104,215 98

STATE BANKS OF MICHIGAN.

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No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA,

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; WM. C. FREEMAN, *Vice President*; HAROLD B. WHALLEY, *Cashier*.DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes,
George F. Bow, William Lewis.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....		\$35,837 44	\$58,552 85	\$49,191 82
Bonds, mortgages and securities.....		2,125 00	5,555 00	5,930 00
Premiums paid on bonds.....				
Overdrafts				
Banking house			2,480 05	6,907 96
Furniture and fixtures.....		2,099 92	2,090 22	2,090 22
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....		21,778 57	8,596 39	21,510 48
Exchange for clearing house.....				
U. S. and National bank currency.....		3,112 00	2,235 00	9,035 00
Gold coin		1,210 00	575 00	1,335 00
Silver coin		607 10	322 80	640 30
Nickels and cents.....		24 07	46 50	54 71
Checks, cash items and internal revenue account		30 96	233 03	419 00
Totals		\$66,815 06	\$80,686 84	\$97,116 49
Liabilities.				
Capital stock paid in.....		\$16,100 00	\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....		166 22	868 99	1,052 79
Dividends unpaid				
Commercial deposits subject to check.....		22,471 68	29,404 50	29,632 97
Commercial certificates of deposit.....		24,654 12	24,775 31	41,020 19
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		3,423 04	5,638 04	5,410 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals		\$66,815 06	\$80,686 84	\$97,116 49

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; GEO. Y. FLETCHER, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—H. R. Wagar, Geo. Y. Fletcher, Wilson Elliott, O. C. Russ, Geo. Liverton, Robert Catt, Jerry Hausbarger.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$63,378 45	\$54,089 91	\$61,211 22	\$66,642 69
Bonds, mortgages and securities.....	45,685 42	45,500 75	49,322 00	57,791 50
Premiums paid on bonds.....				
Overdrafts.....	7,191 82	3,778 97	88 79	3,348 96
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,882 50	1,882 50	1,882 50	1,882 50
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	38,140 86	23,944 57	57,579 81	44,730 51
Exchange for clearing house.....				
U. S. and National bank currency.....	1,445 00	3,928 00	4,345 00	6,568 00
Gold coin.....	2,205 00	2,180 00	3,385 00	3,730 00
Silver coin.....	2,507 05	1,673 15	1,332 25	1,734 20
Nickels and cents.....	85 17	26 10	84 00	95 53
Checks, cash items and internal revenue ac- count.....	685 50	5,651 47	172 10	612 02
Totals.....	\$166,206 77	\$151,655 42	\$182,402 67	\$210,135 91
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, in- terest and taxes paid.....	640 49	1,140 97	675 57	2,255 03
Dividends unpaid.....				
Commercial deposits subject to check.....	23,229 00	23,053 71	34,115 01	34,420 32
Commercial certificates of deposit.....	109,837 28	99,960 74	120,112 09	145,960 56
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$166,206 77	\$151,655 42	\$182,402 67	\$210,135 91

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

H. H. LARNED, *President*; FRED'K THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*;
H. T. CAMPBELL, *Assistant Cashier*.

DIRECTORS.—H. H. Larned, Charles F. Hammond, J. Edward Roe, Frederick Thoman,
R. M. Montgomery, Louis Beck, H. A. Haze, L. L. Sattler, Gottlieb H. Ziegler.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$410,392 00	\$428,197 84	\$447,935 28	\$441,292 40
Bonds, mortgages and securities.....	164,301 75	162,394 74	180,807 14	180,325 80
Premiums paid on bonds.....	935 21	935 21	1,491 71	1,491 71
Overdrafts.....	621 38	816 87	1,251 67	864 46
Banking house.....	44,900 00	44,900 00	44,900 00	44,900 00
Furniture and fixtures.....	5,136 85	5,326 45	5,796 45	6,046 45
Other real estate.....	24,363 99	24,363 99	24,363 99	32,165 62
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	58,334 25	76,648 94	119,404 77	96,064 29
Exchange for clearing house.....	6,393 21	6,826 02	4,778 19	3,348 84
U. S. and National bank currency.....	15,138 00	8,657 00	9,796 00	15,604 00
Gold coin.....	12,554 50	10,450 00	10,430 00	11,645 00
Silver coin.....	3,355 50	2,597 85	5,679 10	3,508 45
Nickels and cents.....	781 40	202 37	682 73	623 87
Checks, cash items and internal revenue account.....	2,223 09	4,296 92	1,106 34	1,708 77
Totals.....	\$754,431 08	\$781,613 70	\$863,443 37	\$846,584 66
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	10,000 00	10,000 00	13,500 00	13,500 00
Undivided profits, less current expenses, interest and taxes paid.....	4,877 06	8,591 46	6,143 51	10,377 58
Dividends unpaid.....	337 50	286 00	71 00	1 00
Commercial deposits subject to check.....	264,253 52	279,814 07	302,787 59	287,586 86
Commercial certificates of deposit.....	183,477 81	197,640 13	224,652 52	212,598 83
Due to banks and bankers.....				
Certified checks.....	3,570 12			
Cashier's checks outstanding.....				
Savings deposits.....	137,915 57	153,783 04	166,288 75	172,520 39
Savings certificates of deposit.....				
Notes and bills rediscounted.....		11,500 00		
Bills payable.....				
Totals.....	\$754,431 08	\$781,613 70	\$863,443 37	\$846,584 66

No. 117.

STATE SAYINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.DIRECTORS—H. D. Rood, Chester G. White, G. W. Rood, Edmund Brownell, Sarah R. White,
Kirk White, Ripley White.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$36,587 00	\$36,087 00	\$28,487 00	\$32,020 00
Bonds, mortgages and securities.....	254,778 55	276,044 94	278,784 03	311,399 03
Premiums paid on bonds.....				
Overdrafts	78	78	72	72
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	20,937 72	8,218 54	42,986 95	24,264 60
United States bonds.....				
Due from banks in reserve cities.....	32,485 71	32,485 71	32,972 98	32,972 98
Exchange for clearing house.....				
U. S. and National bank currency.....	1,080 00	1,080 00	1,080 00	1,080 00
Gold coin	11,000 00	11,000 00	11,000 00	11,000 00
Silver coin				
Nickels and cents.....	4 20	4 20	4 20	4 20
Checks, cash items and internal revenue account				
Totals	\$356,873 96	\$364,916 17	\$395,315 88	\$412,741 53
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	22,877 07	26,253 28	23,424 62	26,163 99
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	279,996 89	284,662 89	317,891 26	332,577 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$356,873 96	\$364,916 17	\$395,315 88	\$412,741 53

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

ERNEST BOLLMANN, *President*; JACOB BAER, *Vice President*; JAMES T. FISHER, *Cashier*;
EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, J. Vivian, Jr., Wm. E. Parnall, Jr., Ernest Bollmann, James MacNaughton,
William H. Thielman, Frank S. Carlton.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$311,807 73	\$353,949 93	\$359,647 70	\$438,187 33
Bonds, mortgages and securities.....	133,795 82	137,125 82	141,915 82	106,728 82
Premiums paid on bonds.....				
Overdrafts	1,833 57	780 52	685 74	606 30
Banking house	39,052 19	41,552 19	41,679 58	41,757 40
Furniture and fixtures.....	4,856 38	7,188 20	15,590 86	15,987 91
Other real estate.....			5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....	33,868 86	40,527 78	42,817 05	25,951 94
United States bonds.....				
Due from banks in reserve cities.....	36,961 24	52,466 20	60,332 98	26,229 40
Exchange for clearing house.....			2,908 34	
U. S. and National bank currency.....	49,162 00	48,311 00	52,778 00	53,553 00
Gold coin	2,505 00	8,700 00	4,690 00	4,655 00
Silver coin	2,339 60	1,687 80	2,336 55	1,923 45
Nickels and cents.....	512 59	451 39	622 67	585 77
Checks, cash items and internal revenue account	6,055 85	1,636 28	2,430 42	1,507 50
Totals	\$622,750 83	\$694,377 11	\$733,429 71	\$723,733 82
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,815 85	10,544 86	17,484 05	21,906 38
Dividends unpaid				
Commercial deposits subject to check.....	323,732 93	358,059 56	348,989 95	333,348 64
Commercial certificates of deposit.....			3,635 11	7,030 11
Due to banks and bankers.....	1,112 56	727 27	2,676 92	1,616 36
Certified checks	30 00	339 70		
Cashier's checks outstanding.....				
Savings deposits	170,181 52	204,308 20	239,923 50	237,761 05
Savings certificates of deposit.....	23,877 97	25,397 52	25,730 18	26,011 28
Notes and bills rediscounted.....				
Bills payable				
Totals	\$622,750 83	\$694,377 11	\$733,429 71	\$723,733 82

STATE BANKING DEPARTMENT.

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President*; A. L. DOWLING, *Cashier*.DIRECTORS.—J. J. Tuttle, O. V. Tuttle, Arthur J. Tuttle, L. J. Bickhart, John A. Landfair,
M. I. Covert.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$71,786 27	\$69,947 89	\$72,189 93	\$75,455 85
Bonds, mortgages and securities.....	14,585 77	12,429 96	12,179 96	10,284 96
Premiums paid on bonds.....				
Overdrafts.....	3,790 41	2,468 80	593 51	933 97
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....	10,220 00	5,220 00	5,220 00	5,220 00
Due from other banks and bankers (not reserve cities).....	3,560 85	1,270 88		339 03
United States bonds.....				
Due from banks in reserve cities.....	18,606 59	12,961 84	9,049 91	24,364 20
Exchange for clearing house.....	1,383 02	748 90	1,329 04	839 86
U. S. and National bank currency.....	999 00	3,668 00	11,269 00	4,347 00
Gold coin.....	2,410 00	370 00	1,355 00	2,075 00
Silver coin.....	305 29	683 62	83 76	284 01
Nickels and cents.....				
Checks, cash items and internal revenue account.....	76 32	76 32	52 57	17 99
Totals.....	\$130,223 52	\$112,365 21	\$115,822 68	\$126,641 87
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,700 00	3,700 00	3,700 00	3,700 00
Undivided profits, less current expenses, interest and taxes paid.....	1,007 11	1,939 94	478 53	1,093 55
Dividends unpaid.....				
Commercial deposits, subject to check.....	48,965 71	38,847 70	36,446 09	38,963 87
Commercial certificates of deposit.....	25,250 70	18,377 57	25,198 06	32,884 45
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....	1,300 00			
Bills payable.....				
Totals.....	\$130,223 52	\$112,365 21	\$115,822 68	\$126,641 87

STATE BANKS OF MICHIGAN.

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No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; JOHN P. NIGGEMAN, JR., *Vice President*; D. MCNAIR, *Cashier*
H. BELL, *Assistant Cashier*.

DIRECTORS.—John P. Niggeman, Jr., John Bell, Lewis Baker, W. J. Bell, Alex. Cruickshank.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$54,772 37	\$55,275 85	\$57,616 73	\$57,567 27
Bonds, mortgages and securities.....	7,800 00	8,300 00	8,500 00	8,000 00
Premiums paid on bonds.....				
Overdrafts.....	167 17	267 59	4 25	89 07
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not re- serve cities).....		1,104 48	101 49	
United States bonds.....				
Due from banks in reserve cities.....	9,014 05	7,138 71	8,602 48	11,637 65
Exchange for clearing house.....				
U. S. and National bank currency.....	1,485 00	2,412 00	3,076 00	3,254 00
Gold coin.....	1,647 50	1,287 50	1,262 50	1,292 50
Silver coin.....	275 85	369 90	150 50	238 65
Nickels and cents.....	51 64	115 57	15 33	60 24
Checks, cash items and internal revenue ac- count.....	72 70	83 82	144 00	182 08
Totals.....	\$81,236 28	82,856 42	85,973 28	88,821 41
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,550 00	1,550 00	1,650 00	1,650 00
Undivided profits, less current expenses, in- terest and taxes paid.....	633 39	986 91	243 82	512 30
Dividends unpaid.....				
Commercial deposits subject to check.....	15,120 50	15,922 68	15,711 64	17,686 70
Commercial certificates of deposit.....	48,291 96	44,396 83	48,367 82	48,114 55
Due to banks and bankers.....	640 43			857 86
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$81,236 28	82,856 42	85,973 28	88,821 41

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

CHARLES McCARTY, *President*; GEO. W. PARKER, *Vice President*; W. E. MARSH, *Cashier*;
D. G. MANGE, *Assistant Cashier*.

DIRECTORS.—Charles McCarty, F. T. King, E. L. Bennett, Geo. W. Parker, Fred J. Layer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$14,497 12	\$12,806 82	\$18,586 81	\$36,389 14
Bonds, mortgages and securities.....	75,026 81	79,798 10	81,080 50	87,425 61
Premiums paid on bonds.....	1,093 75	446 45	1,676 60	1,257 09
Overdrafts				
Banking house				
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	970 50	2,244 09	3,335 83	7,370 92
United States bonds.....	12,500 00	2,500 00	12,500 00	2,500 00
Due from banks in reserve cities.....	48,093 64	53,122 82	71,198 22	54,186 23
Exchange for clearing house.....				
U. S. and National bank currency.....	13,882 00	12,013 00	5,673 00	12,085 00
Gold coin	22,270 00	24,680 00	5,525 00	4,635 00
Silver coin	1,423 85	1,450 70	1,425 35	729 35
Nickels and cents.....	54 28	43 99	29 49	33 58
Checks, cash items and internal revenue account	1,168 45	555 89	177 99	2,751 39
Totals	\$198,179 40	\$195,611 86	\$207,658 79	\$215,863 81
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,700 00	2,700 00	3,100 00	3,100 00
Undivided profits, less current expenses, interest and taxes paid.....	4,707 65	5,653 76	3,120 75	4,496 57
Dividends unpaid				
Commercial deposits subject to check.....	38,321 80	46,302 20	31,401 18	32,861 24
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	117,667 35	100,060 38	106,461 32	112,763 91
Savings certificates of deposit.....	9,782 60	15,895 52	38,575 53	37,652 59
Notes and bills rediscounted.....				
Bills payable				
Totals	\$198,179 40	\$195,611 86	\$207,658 79	\$215,863 81

STATE BANKS OF MICHIGAN.

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No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

C. G. WING, *President*; WARREN A. CARTIER, *Vice President*; C. HAGERMAN, *Cashier*.

DIRECTORS—C. G. Wing, Warren A. Cartier, Wm. Rath, W. T. Culver, R. P. Bishop, M. B. Danaher.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$43,643 04	\$69,998 96	\$80,243 24	\$124,838 36
Bonds, mortgages and securities.....	76,787 63	100,826 30	125,102 66	152,802 49
Premiums paid on bonds.....	37 88			
Overdrafts		8 27		42 48
Banking house	5,000 00	5,000 00	5,000 00	5,500 00
Furniture and fixtures.....	1,245 47	1,277 67	1,277 67	1,232 67
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	47,536 72	36,826 74	68,804 84	27,401 47
Exchange for clearing house.....				
U. S. and National bank currency.....	2,077 00	6,441 00	8,355 00	4,824 00
Gold coin	2,872 50	2,442 50	2,655 00	2,795 00
Silver coin	1,948 00	1,300 35	1,794 55	2,802 30
Nickels and cents.....	187 95	278 61	118 32	294 88
Checks, cash items and internal revenue account	43 17	243 54	660 85	683 82
Totals	\$181,379 96	\$224,708 94	\$294,087 13	\$322,717 47
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....	361 03	1,244 62	2,617 12	5,523 52
Dividends unpaid				
Commercial deposits subject to check.....	30,943 01	39,334 99	65,883 22	71,272 01
Commercial certificates of deposit.....	25,157 30	55,067 15	52,575 11	59,554 58
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	74,918 72	79,067 18	123,961 68	136,367 36
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$181,379 96	\$224,708 94	\$294,087 13	\$322,717 47

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERONA.

Organized January 20, 1892.

C. E. BLAKELY, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS.—Charles E. Blakely, W. H. Thompson, E. L. J. Mills, I. N. Rodenbaugh, H. T. Allerton, N. C. Weter, H. G. White.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$79,159 49	\$85,279 35	\$84,348 40	\$83,911 7
Bonds, mortgages and securities.....	20,659 86	23,881 08	22,852 87	25,877 87
Premiums paid on bonds.....				
Overdrafts.....	154 64	139 95	607 43	3,085 56
Banking house.....	2,853 57	2,853 57	2,853 57	2,897 45
Furniture and fixtures.....	2,329 83	2,329 83	1,747 00	1,747 00
Other real estate.....	7,150 05	7,150 05	7,150 05	6,045 00
Due from other banks and bankers (not reserve cities).....	95 86	25 50		
United States bonds.....				
Due from banks in reserve cities.....	62,612 90	34,555 77	32,432 72	35,885 61
Exchange for clearing house.....				
U. S. and National bank currency.....	2,208 00	2,143 00	496 00	3,466 00
Gold coin.....	740 00	1,420 00	1,650 00	1,340 00
Silver coin.....	1,461 80	1,222 30	319 75	625 75
Nickels and cents.....	49 90	156 78	77 66	142 45
Checks, cash items and internal revenue account.....	1,210 74	1,427 18	1,533 13	165 95
Totals.....	\$180,686 64	\$172,584 36	\$156,058 08	\$164,090 34
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	747 08	1,665 30	1,119 87	2,048 99
Dividends unpaid.....				
Commercial deposits subject to check.....	59,086 50	60,025 08	44,954 68	48,507 66
Commercial certificates of deposit.....	70,718 69	60,400 68	56,648 29	60,582 67
Due to banks and bankers.....				
Certified checks.....	35 00	867 15		
Cashier's checks outstanding.....				
Savings deposits.....	29,149 37	23,626 15	32,335 24	31,951 02
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$180,686 64	\$172,584 36	\$156,058 08	\$164,090 34

No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FRANK SPAFARD, *President*; FREDERICK STEINKOHL, *Vice President*; C. W. CASE, *Cashier*.DIRECTORS.—Benj. G. Lovejoy, A. F. Freeman, Frederick Steinkohl, Frank Spafard, Fred Kensler
E. M. Conklin, Fred E. Spafard, James A. Lowery, Orlando L. Torrey.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$110,170 00	\$100,554 49	\$110,301 52	\$108,981 91
Bonds, mortgages and securities.....	24,641 88	28,791 88	41,792 38	41,817 38
Premiums paid on bonds.....				
Overdrafts	2,142 81	1,554 54	3 74	494 10
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,394 52	853 55	1,492 26	447 75
United States bonds.....				
Due from banks in reserve cities.....	51,041 76	58,307 73	36,096 93	36,078 10
Exchange for clearing house.....	327 58	571 55	1,471 61	899 32
U. S. and National bank currency.....	1,048 00	5,558 00	6,185 00	3,742 00
Gold coin	3,665 00	4,110 40	4,510 40	4,225 00
Silver coin	1,140 00	702 00	1,090 00	1,555 75
Nickels and cents.....	27 66	27 76	28 19	22 13
Checks, cash items and internal revenue account	99 25	123 80	231 47	162 50
Totals	\$201,999 06	\$207,455 40	\$210,103 10	\$204,725 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund			500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	763 39	1,341 05	2,020 55	2,218 18
Dividends unpaid				
Commercial deposits subject to check.....	70,971 25	55,614 08	54,530 96	50,759 38
Commercial certificates of deposit.....	105,364 42	125,500 26	128,061 59	126,248 38
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$201,999 06	\$207,455 40	\$210,103 10	\$204,725 94

STATE BANKING DEPARTMENT.

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

BENJ. G. ENGLISH, *President*; JOHN M. HORNING, *Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS.—B. G. English, Geo. Helmendinger, John M. Horning, Fred Breitenwischer, Arnold H. Kuhl, C. F. Kapp, John Wuerthner, John Schlicht.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$114,698 11	\$134,524 57	\$172,351 97	\$177,214 77
Bonds, mortgages and securities.....	70,755 75	72,335 50	70,857 96	70,162 96
Premiums paid on bonds.....				
Overdrafts.....			50 01	
Banking house.....	11,200 00	11,200 00	11,200 00	11,200 00
Furniture and fixtures.....	1,775 00	1,775 00	1,775 00	1,775 00
Other real estate.....	1,072 00	1,072 00	1,072 00	1,072 00
Due from other banks and bankers (not reserve cities.....)			262 50	248 50
United States bonds.....				
Due from banks in reserve cities.....	64,817 52	71,453 86	51,590 73	42,023 91
Exchange for clearing house.....	769 58	399 08	491 62	608 76
U. S. and National bank currency.....	8,315 00	10,269 00	8,322 00	10,655 00
Gold coin.....	2,130 00	2,485 00	2,760 00	3,165 00
Silver coin.....	351 50	465 00	513 00	1,322 30
Nickels and cents.....	31 21	18 41	24 00	29 22
Checks, cash items and internal revenue account.....				
Totals.....	\$275,920 67	\$305,997 42	\$321,580 79	\$319,472 42
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits less expenses, interest and taxes paid.....	2,664 14	4,228 78	4,227 86	5,892 87
Dividends unpaid.....	7 00			
Commercial deposits subject to check.....	16,622 44	16,259 08	14,057 40	12,696 18
Commercial certificates of deposits.....	2,130 00	2,580 00	2,220 00	2,240 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	158,498 24	169,680 32	180,538 48	184,207 42
Savings certificates of deposit.....	67,508 85	84,749 29	92,037 05	83,835 95
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$275,920 67	\$305,997 42	\$321,580 79	\$319,472 42

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; E. G. FILER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—Thomas Kenny, Joseph Kirster, J. H. Grant, E. G. Filer, John Smith.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$187,948 79	\$210,869 48	\$202,334 56	\$207,617 49
Bonds, mortgages and securities.....	295,342 99	304,874 08	307,940 01	315,883 06
Premiums paid on bonds.....	.....	.....	.....	.....
Overdrafts	675 25	571 20	549 78	523 25
Banking house .....	.....	.....	.....	.....
Furniture and fixtures.....	.....	.....	.....	1,000 00
Other real estate.....	511 02	1,187 02	1,151 42	1,135 22
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	73,014 94	35,325 16	75,440 81	70,352 20
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	9,025 00	13,488 00	3,890 00	9,423 00
Gold coin	13,490 00	14,795 00	17,510 00	15,750 00
Silver coin	4,496 97	5,567 95	3,885 10	5,220 45
Nickels and cents.....	557 19	558 47	490 74	618 05
Checks, cash items and internal revenue account	1,261 98	568 40	609 45	518 66
Totals	\$586,324 13	\$587,834 76	\$613,201 87	\$628,045 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,270 92	6,827 22	10,162 33	14,768 17
Dividends unpaid .....	.....	.....	50 00	50 00
Commercial deposits subject to check.....	96,748 60	107,987 79	81,481 61	84,077 45
Commercial certificates of deposit.....	97,820 02	86,975 14	90,645 38	91,567 63
Due to banks and bankers.....	2,370 36	5,801 83	2,018 63	2,787 80
Certified checks .....	.....	100 00	100 00	1,275 00
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	326,114 23	320,143 78	368,743 92	373,579 33
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$586,324 13	\$587,834 76	\$613,201 87	\$628,045 38

MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; MARTIN H. QUICK, *Vice President*; CHAS. B. MERSEREAU, *Cashier*;
M. W. ORR, *Assistant Cashier*.

DIRECTORS.—Martin H. Quick, George H. Orr, Robert B. Waddell, C. B. Mersereau, A. S. Putnam.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$206,802 76	\$202,142 65	\$251,470 72	\$258,254 52
Bonds, mortgages and securities.....	23,518 63	17,963 84	22,206 01	23,373 26
Premiums paid on bonds.....				
Overdrafts.....	7 34	31 41	54 51	328 02
Banking house.....	7,321 97	7,196 47	7,036 97	6,537 97
Furniture and fixtures.....				
Other real estate.....	6,166 82	6,188 21	6,188 21	5,854 43
Due from other banks and bankers (not reserve cities).....	560 53	988 22	1,072 65	2,257 50
United States bonds.....				
Due from banks in reserve cities.....	47,575 49	64,667 10	59,746 49	49,102 97
Exchange for clearing house.....				
U. S. and National bank currency.....	10,090 00	12,104 00	17,092 00	9,723 00
Gold coin.....	3,446 00	3,765 00	6,140 00	3,350 00
Silver coin.....	248 96	1,083 00	1,196 30	1,086 45
Nickels and cents.....	54 54	70 50	116 83	94 59
Checks, cash items and internal revenue account.....	365 78	3,860 24	1,626 99	225 70
Totals.....	\$313,157 81	\$320,050 64	\$374,037 68	\$365,138 41
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, inter- est and taxes paid.....	3,692 71	5,127 70	4,924 23	5,833 82
Dividends unpaid.....				
Commercial deposits subject to check.....	137,458 61	138,925 67	186,400 36	162,786 44
Commercial certificates of deposit.....	112,006 49	115,997 27	122,713 09	135,166 21
Due to banks and bankers.....				1,351 94
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$313,157 81	\$320,050 64	\$374,037 68	\$365,138 41

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

FRANK HART, *President*; M. SICKEN, *Vice President*; G. W. CARMAN, *Cashier*;
C. E. BLOOD, *Assistant Cashier*.

DIRECTORS.—M. Sicken, Robert Folkerts, Frank Hart, C. E. Blood, William H. Mannel, Charles Basney, S. C. McLouth, John F. Zimmermann, Hale P. Saph.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$128,199 04	\$128,833 49	\$121,111 07	\$143,023 79
Bonds, mortgages and securities.....	243,453 90	246,816 83	246,965 81	255,858 91
Premiums paid on bonds.....				
Overdrafts.....	296 00	485 81	522 02	958 78
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	500 00	500 00
Other real estate.....	4,212 08	4,197 03	4,188 88	4,164 71
Due from other banks and bankers (not reserve cities).....	549 80	210 00	602 01	402 01
United States bonds.....				
Due from banks in reserve cities.....	53,488 67	17,163 23	72,352 10	29,560 24
Exchange for clearing house.....				
U. S. and National bank currency.....	4,502 00	4,885 00	6,007 00	4,559 00
Gold coin.....	11,517 00	8,117 00	11,554 50	7,004 50
Silver coin.....	1,508 80	1,099 00	1,355 00	2,457 45
Nickels and cents.....	189 04	63 50	223 32	215 42
Checks, cash items and internal revenue ac- count.....	1,570 84	327 00	2,373 11	223 21
Totals.....	\$455,486 92	\$418,197 89	\$472,754 82	\$453,928 02
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, inter- est and taxes paid.....	6,979 23	6,385 79	5,772 74	8,278 20
Dividends unpaid.....			60 00	
Commercial deposits subject to check.....	81,593 41	46,403 20	74,079 40	52,552 56
Commercial certificates of deposit.....	8,089 86	5,517 16	6,562 10	4,922 07
Due to banks and bankers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Savings deposits.....	296,774 42	289,891 74	326,280 58	328,175 19
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		10,000 00		
Totals.....	\$455,486 92	\$418,197 89	\$472,754 82	\$453,928 02

No. 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; D. C. MERRILL, *Vice President*; W. J. BAKER, *Cashier*;
DAN C. MERRILL, *Assistant Cashier*.

DIRECTORS.—A. E. SLEEPER, D. C. MERRILL, W. J. BAKER, D. LEACH, E. A. SMITH.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$57,167 54	\$57,675 44	\$74,165 02	\$83,037 23
Bonds, mortgages and securities.....	23,876 26	20,076 26	21,573 04	24,554 31
Premiums paid on bonds.....				
Overdrafts.....	58 76	199 27	304 86	61 15
Banking house.....	4,400 00	4,400 00	4,400 00	4,400 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	37,178 88	25,148 10	14,574 45	13,298 76
Exchange for clearing house.....	70 34		331 38	2 71
U. S. and National bank currency.....	5,950 00	1,991 00	2,581 00	3,601 00
Gold coin.....	1,010 00	2,015 00	2,465 00	2,875 00
Silver coin.....	646 00	406 15	680 60	330 60
Nickels and cents.....	52 65	27 88	40 77	54 19
Checks, cash items and internal revenue account.....				
Totals.....	\$132,210 43	\$123,739 10	\$122,916 12	\$134,014 95
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	278 78	637 46	1,001 38	2,811 59
Dividends unpaid.....				
Commercial deposits subject to check.....	20,003 52	21,643 88	27,573 06	23,065 24
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	86,928 13	76,458 26	69,341 66	23,138 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$132,210 43	\$123,739 10	\$122,916 12	\$134,014 95

No. 246.

THE MARLETTE STATE BANK, MARLETTE.

Organized August 31, 1901.

JOHN MCGILL, *President*; ROBERT WILLIS, *Vice President*; CLARENCE MESSER, *Cashier*.

DIRECTORS.—John McGill, Robert Willis, C. L. Messer, Wm. W. Taylor, D. Stuart McClure.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$53,765 90	\$72,079 31	\$93,642 81	\$80,066 72
Bonds, mortgages and securities.....	49,144 43	52,815 43	56,590 43	62,043 43
Premiums paid on bonds.....				
Overdrafts.....	6,489 25	2,974 19	4,747 18	10,899 19
Banking house.....				
Furniture and fixtures.....	1,439 15	1,439 15	1,439 15	1,439 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	34,947 82	29,607 07	11,949 40	22,782 75
Exchange for clearing house.....	960 81	804 00	468 72	101 06
U. S. and National bank currency.....	2,168 00	2,932 00	1,506 00	4,256 00
Gold coin.....	6,130 00	6,215 00	3,555 00	2,625 00
Silver coin.....	348 40	512 85	375 75	366 50
Nickels and cents.....	96 29	79 40	36 27	26 48
Checks, cash items and internal revenue account.....	424 61	578 89	108 77	330 54
Totals.....	\$165,914 66	\$170,027 29	\$174,418 48	\$184,926 82
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,693 25	2,751 25	4,198 14	2,065 59
Dividends unpaid.....				
Commercial deposits subject to check.....	49,996 06	38,764 35	20,553 47	19,955 69
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	59,282 56	65,331 42	68,257 84	73,587 71
Savings certificates of deposit.....	29,942 79	38,180 27	56,409 03	63,367 83
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$165,914 66	\$170,027 29	\$174,418 48	\$184,926 82

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, *Vice President*; S. R. KAUFMAN, *Second Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, George Barnes, S. R. Kaufman, Edward N. Breitung,
Charles Meeske.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$374,252 58	\$367,564 40	\$504,667 33	\$552,582 57
Bonds, mortgages and securities.....	98,420 31	99,273 91	110,223 91	114,773 91
Premiums paid on bonds.....				
Overdrafts	2,836 48	6,063 48	4,535 51	773 72
Banking house	55,000 00	55,000 00	55,000 00	55,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	5,711 05	5,711 05	5,711 05	5,311 05
Due from other banks and bankers (not reserve cities).....	939 43	6,886 60	2,239 18	853 09
United States bonds.....				
Due from banks in reserve cities.....	75,681 05	102,043 39	133,400 68	144,730 88
Exchange for clearing house.....	18,555 59		5,217 76	15,968 88
U. S. and National bank currency.....	10,994 00	17,567 00	14,596 00	7,892 00
Gold coin	15,595 00	25,542 50	19,370 00	15,560 00
Silver coin	9,773 60	9,448 00	5,752 20	4,223 15
Nickels and cents.....	129 03	102 07	38 08	11 01
Checks, cash items and internal revenue account	2,091 02	2,299 58	357 28	303 50
Totals	\$677,581 69	\$705,214 58	\$873,801 58	\$925,700 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,463 25	5,175 74	4,793 11	10,753 01
Dividends unpaid				
Commercial deposits subject to check.....	232,719 22	244,230 85	448,055 96	481,167 09
Commercial certificates of deposit.....	248 46	60,248 46	6,068 25	6,068 25
Due to banks and bankers.....	7,725 24	4,077 13	9,516 59	16,333 01
Certified checks		59 25	1,362 56	
Cashier's checks outstanding.....				
Savings deposits	242,325 83	240,616 67	257,011 28	268,640 15
Savings certificates of deposit.....	32,099 69	40,806 48	35,973 83	32,743 85
Notes and bills rediscounted.....				
Bills payable				
Totals	\$677,581 69	\$705,214 58	\$873,801 58	\$925,700 36

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHELPS, *Cashier*.

DIRECTORS.—John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Booley, John Powell.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$109,008 32	\$123,076 53	\$98,040 03	\$88,412 47
Bonds, mortgages and securities.....	368,720 06	361,123 63	379,601 60	402,093 77
Premiums paid on bonds.....			4,601 85	4,758 10
Overdrafts.....	836 72	671 05	1,178 98	1,043 39
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,041 20	3,510 00	286 25	1,380 62
United States bonds.....	25,500 00	25,500 00	45,500 00	45,500 00
Due from banks in reserve cities.....	114,674 82	123,100 72	174,757 98	154,598 98
Exchanges for clearing house.....				
U. S. and national bank currency.....	10,488 00	9,238 00	18,373 00	15,969 00
Gold coin.....	18,177 50	19,450 00	16,735 00	19,452 50
Silver coin.....	3,334 30	1,818 10	2,238 85	2,471 80
Nickles and cents.....	461 34	423 32	210 25	123 40
Checks, cash items and internal revenue account.....	2,211 19	1,087 97	1,008 32	761 93
Totals.....	\$649,963 45	\$675,049 32	\$738,117 20	\$737,060 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,478 84	20,228 62	17,217 26	21,909 77
Dividends unpaid.....				
Commercial deposits subject to check.....	76,641 81	82,789 59	115,005 03	109,184 08
Commercial certificates of deposit.....	26,711 18	30,189 62	29,759 42	18,529 70
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	470,121 62	481,841 49	516,135 49	527,437 21
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$649,963 45	\$675,049 32	\$738,117 20	\$737,060 76

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. JONES, *Cashier*;
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Mrs. G. W. Jones, C. H. Hudson, G. W. Kroll.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$102,070 44	\$96,836 07	\$108,605 03	\$95,359 36
Bonds, mortgages and securities.....	42,016 31	46,679 76	33,096 60	59,277 69
Premiums paid on bonds.....				
Overdrafts.....	15 98	48 78	648 98	20 97
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....				
Other real estate.....			173 00	173 00
Due from other banks and bankers (not reserve cities).....	479 82	1,939 14	2,030 08	956 91
United States bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	30,880 84	17,879 12	13,063 89	25,523 45
Exchange for clearing house.....				
U. S. National bank currency.....	5,299 00	7,230 00	7,295 00	48,752 00
Gold coin.....	3,070 00	3,275 00	3,590 00	3,525 00
Silver coin.....	1,255 85	618 80	378 50	787 95
Nickels and cents.....	62 33	19 77	20 94	20 64
Checks, cash items and internal revenue account.....	750 90	50 00	24 00	
Totals.....	\$193,901 47	\$182,576 44	\$176,925 97	\$202,396 87
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,000 00	4,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,826 56	4,308 77	953 45	2,613 33
Dividends unpaid.....				
Commercial deposits subject to check.....	54,996 90	46,926 57	37,472 55	44,701 05
Commercial certificates of deposits.....	88,993 70	78,107 30	89,740 97	108,503 97
Due to banks and bankers.....	4,064 31	9,233 80	2,759 00	578 52
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$193,901 47	\$182,576 44	\$176,925 97	\$202,396 87

No. 22.

FARMER'S BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*;
R. C. DART, *Assistant Cashier*.

DIRECTORS.—George W. Bristol, Lewis C. Webb, Mason D. Chatterton, J. K. Elmer,
E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$107,632 90	\$81,443 44	\$108,638 06	\$120,668 41
Bonds, mortgages and securities.....	25,313 65	23,940 01	17,915 90	14,691 90
Premiums paid on bonds.....	.....	.....	.....	.....
Overdrafts	161 33	278 19	666 56	392 29
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,200 00	1,200 00	800 00	800 00
Other real estate.....	6,622 39	6,622 39	6,622 39	5,022 39
Due from other banks and bankers (not reserve cities).....	.....	.....	2,558 39	3,934 85
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	31,305 95	41,437 85	21,975 17	18,793 83
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	6,475 00	9,891 00	1,740 00	1,415 00
Gold coin	4,565 00	3,795 00	3,315 00	3,880 00
Silver coin	787 75	740 10	188 75	327 75
Nickels and cents.....	94 30	105 12	45 31	22 56
Checks, cash items and internal revenue account	110 39	4 30	.....	.....
Totals	\$188,768 66	\$173,967 40	\$164,158 57	\$174,454 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	9,000 00	9,000 00	9,500 00	9,500 00
Undivided profits, less current expenses, interest and taxes paid.....	4,894 80	5,650 46	6,352 29	8,481 10
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check.....	83,700 74	71,307 85	56,956 39	63,774 38
Commercial certificates of deposit.....	41,173 32	37,999 09	41,349 89	42,699 50
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits .....	.....	.....	.....	.....
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$188,768 66	\$173,967 40	\$164,158 57	\$174,454 98

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*.DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Rayner, F. E. Densmore,
D. P. Whitmore.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$60,337 09	\$66,999 87	\$71,006 07	\$55,580 44
Bonds, mortgages and securities.....	53,140 79	63,123 76	60,385 32	60,463 32
Premiums paid on bonds.....				
Overdrafts.....	369 59	153 14	135 22	60 42
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	6,123 40	1,814 90	250 49	2,773 69
United States bonds.....				
Due from banks in reserve cities.....	32,824 58	16,227 01	15,462 99	41,051 87
* Exchange for clearing house.....				
U. S. and National bank currency.....	5,844 00	3,982 00	4,311 00	10,381 00
Gold coin.....	6,515 00	3,865 00	4,275 00	5,075 00
Silver coin.....	2,024 60	1,432 50	1,438 55	1,925 40
Nickels and cents.....	48 15	95 51	48 19	34 04
Checks, cash items and internal revenue account.....		54 67	80 45	210 96
Totals.....	\$168,229 20	\$158,738 36	\$158,393 28	\$178,556 14
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,123 61	10,166 31	7,610 27	9,201 96
Dividends unpaid.....				
Commercial deposits subject to check.....	80,920 57	69,249 06	66,617 44	80,591 48
Commercial certificates of deposit.....	48,180 02	49,322 99	54,165 57	58,762 70
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$168,229 20	\$158,738 36	\$158,393 28	\$178,556 14

No. 168.

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

JOHN G. SCHURTZ, *President*; WILLIAM BEARD, *Vice President*; FRANK WOLF, *Cashier*;
E. L. ESTES, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, Wm. Beard, Frank Wolf, W. L. Thoms, Josiah Wolf, Samuel J. Wolf.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$69,055 36	\$70,946 44	\$71,373 43	\$71,026 07
Bonds, mortgages and securities.....	47,002 78	49,322 58	49,403 21	51,317 58
Premiums paid on bonds.....				
Overdrafts.....	19 86		56 41	19 14
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				10,000 00
Current expenses, interest and taxes paid.....	866 19			
United States bonds.....				
Due from banks in reserve cities.....	30,673 86	16,601 31	45,272 97	33,836 44
Exchange for clearing house.....				
U. S. and National bank currency.....	2,073 00	4,281 00	3,059 00	4,421 00
Gold coin.....	3,400 00	3,545 00	2,500 00	3,100 00
Silver coin.....	806 25	1,376 50	1,801 00	1,125 75
Nickels and cents.....	172 66	106 96	159 99	166 58
Checks, cash items and internal revenue account.....	173 54	198 54	164 78	164 78
Totals	\$156,836 50	\$148,873 33	\$176,290 79	\$177,677 34
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	16,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	796 86	1,008 80	2,803 45	3,809 28
Dividends unpaid.....				
Commercial deposits subject to check.....	24,199 43	21,767 65	45,325 05	48,365 61
Commercial certificates of deposit.....	10,122 59	20,571 73	14,618 21	3,586 07
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,718 61	3,408 08	3,068 85	3,173 72
Savings certificates of deposit.....	84,908 02	86,057 12	94,475 23	97,722 66
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$156,836 50	\$148,873 33	\$176,290 79	\$177,677 34

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

JOHN CAMPBELL, *President*; MINER S. KEELER, *Vice President*; W. A. SEVERANCE, *Cashier*.

DIRECTORS—W. E. Keeler, Miner S. Keeler, John Campbell, W. A. Severance, Earl S. Clark.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$41,678 48	\$57,466 26	\$56,412 52	\$61,311 58
Bonds, mortgages and securities.....	49,906 64	51,809 20	57,505 92	57,132 91
Premiums paid on bonds.....				
Overdrafts				47 58
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,977 94			
United States bonds.....				
Due from banks in reserve cities.....	21,423 28	7,127 67	16,106 21	24,736 35
Exchange for clearing house.....				
U. S. and National bank currency.....	6,447 00	3,970 00	3,750 00	5,548 00
Gold coin	2,560 00	2,515 00	415 00	340 00
Silver coin	1,425 95	1,532 80	987 55	1,161 70
Nickels and cents.....	60 31	70 99	56 30	74 43
Checks, cash items and internal revenue account	1,097 71	2,057 74	4,514 70	2,871 97
Totals	\$135,577 31	\$131,549 46	\$144,698 20	\$158,224 52
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	3,263 00	3,263 00	3,453 00	3,453 00
Undivided profits, less current expenses, interest and taxes paid.....	1,173 82	2,350 87	1,906 12	1,371 09
Dividends unpaid				
Commercial deposits subject to check.....	27,535 28	26,180 99	25,874 57	25,866 95
Commercial certificates of deposit.....	78,555 21	74,755 10	88,464 51	102,633 48
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$135,577 31	\$131,549 46	\$144,698 20	\$158,224 52

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—George Rockwell, Charles Brown, Stewart B. Gordon, George Peck, Daniel W. Chase.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$110,415 97	\$92,625 62	\$90,498 09	\$76,540 43
Bonds, mortgages and securities.....	31,967 41	50,336 41	49,915 81	69,257 26
Premiums paid on bonds.....				
Overdrafts.....	216 85	35 62	449 85	1,253 85
Banking house.....				
Furniture and fixtures.....	882 00	1,217 00	1,000 00	1,000 00
Other real estate.....	8,789 51	10,617 28	10,636 38	10,636 28
Due from other banks and bankers (not reserve cities).....	500 00	111 84	20,500 00	
United States bonds.....				
Due from banks in reserve cities.....	33,479 35	51,062 70	52,752 54	61,710 09
Exchange for clearing house.....				
U. S. and National bank currency.....	4,865 00	9,965 00	4,072 00	6,194 00
Gold coin.....	2,955 00	3,995 00	3,765 00	4,525 00
Silver coin.....	195 35	485 30	1,308 80	968 30
Nickels and cents.....	100 38	61 66	44 80	46 25
Checks, cash items and internal revenue account.....	936 47	3,737 91	230 35	148 22
Totals.....	\$195,293 29	\$224,151 34	\$225,173 53	\$233,278 68
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Undivided profits, less current expenses, interest and taxes paid.....	7,716 59	8,713 87	9,952 33	9,683 11
Dividends unpaid.....				
Commercial deposits subject to check.....	78,854 39	110,447 29	99,844 62	92,295 64
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	55,375 94	52,716 36	56,021 33	66,611 44
Savings certificates of deposit.....	26,096 37	25,023 82	32,105 24	36,438 49
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$195,293 29	\$224,151 34	\$225,173 53	\$232,278 68

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelley, M. H. Hack.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$85,061 41	\$88,126 56	\$102,635 62	\$121,501 41
Bonds, mortgages and securities.....	48,094 39	48,542 24	47,011 86	49,015 55
Premiums paid on bonds.....				
Overdrafts	4,103 56	425 46	1,548 27	2,923 86
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	2,231 67	2,226 67	2,119 48	2,102 48
Other real estate.....	5,808 88	5,740 02	5,679 45	5,613 95
Due from other banks and bankers (not reserve cities).....	12,135 00	25,642 42	19,294 60	13,035 95
United States bonds.....				
Due from banks in reserve cities.....	25,440 81	23,645 80	43,696 17	22,640 86
Exchange for clearing house.....				
U. S. and National bank currency.....	7,755 00	4,624 00	1,910 00	6,200 00
Gold coin	2,005 00	2,085 00	2,080 00	2,112 50
Silver coin	442 15	56 05	434 10	157 50
Nickels and cents.....	23 81	17 30	12 78	5 18
Checks, cash items and internal revenue account	266 24	98 25	121 76	191 83
Totals	\$206,887 92	\$214,688 87	\$229,994 09	\$229,001 09
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,226 01	4,207 14	3,172 52	4,761 32
Dividends unpaid			50 00	
Commercial deposits subject to check.....	46,831 94	48,501 93	39,478 25	47,805 02
Commercial certificates of deposit.....	123,782 99	128,089 67	153,444 25	142,776 18
Due to banks and bankers.....	23 65	32 80		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	3,023 33	3,857 33	3,849 07	3,658 57
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$206,887 92	\$214,688 87	\$229,994 09	\$229,001 09

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; FRANK E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*;
CASH E. WAKEFIELD, *Assistant Cashier*.

DIRECTORS—C. C. Wakefield, J. O. Wakefield, Cash E. Wakefield, F. E. Cawley, C. A. Wilson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$198,777 29	\$199,411 51	\$243,986 24	\$329,554 78
Bonds, mortgages and securities.....	117,701 82	114,951 82	130,212 32	149,146 82
Premiums paid on bonds.....				
Overdrafts	184 52	353 99	105 58	92 91
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	34,394 41	62,825 45	55,991 10	38,607 40
Exchange for clearing house.....				
U. S. and National bank currency.....	17,577 00	13,806 00	10,964 00	11,896 00
Gold coin	3,230 00	3,075 00	3,040 00	3,027 50
Silver coin	421 40	863 25	844 90	1,244 50
Nickels and cents.....	113 40	176 67	142 44	170 12
Checks, cash items and internal revenue account	106 26	73 41	726 50	265 00
Totals	\$379,556 10	\$403,137 10	\$453,013 08	\$441,006 03
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,532 19	4,116 53	7,100 61	8,856 61
Dividends unpaid				
Commercial deposits subject to check.....	44,745 71	43,867 51	54,597 85	48,362 69
Commercial certificates of deposit.....	30,654 82	29,534 97	15,573 54	20,280 66
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	265,623 38	292,618 09	339,741 08	327,525 07
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$379,556 10	\$403,137 10	\$453,013 08	\$441,006 03

STATE BANKING DEPARTMENT.

No. 222.

CITIZENS' SAVINGS BANK, MT. CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEORGE H. NICHOLS, THOMAS W. NEWTON, *Vice Presidents*;
MILO W. DAVIS, *Cashier*.

DIRECTORS.—Milo W. Davis, Andrew T. Donaldson, George H. Nichols, Thos. W. Newton, William
S. Donaldson, William F. Nank, Joachim Mathews, John S. Paganetti, A. P. Grim.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 30.
Loans and discounts.....	\$175,362 91	\$175,996 00	\$192,763 40	\$186,462 71
Bonds, mortgages and securities.....	32,057 84	36,986 66	41,474 66	41,324 66
Premiums paid on bonds.....				
Overdrafts.....	392 48	356 89	645 55	1,273 88
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	26,831 06	38,106 05	22,462 90	24,204 58
Exchange for clearing house.....				
U. S. and National bank currency.....	10,370 00	7,296 00	9,818 00	7,176 00
Gold coin.....	525 00	510 00	525 00	835 00
Silver coin.....	690 50	476 15	520 50	682 45
Nickels and cents.....	159 09	116 24	286 93	488 78
Checks, cash items and internal revenue account.....	928 36	233 29	2,511 52	1,936 33
Totals.....	\$260,317 24	\$281,017 97	\$292,008 46	\$285,334 39
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,465 23	3,974 89	3,274 77	4,693 50
Dividends unpaid.....				
Commercial deposits subject to check.....	46,784 53	53,152 01	61,792 19	57,042 31
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	3,712 70	3,712 70	1 30	
Cashier's checks outstanding.....				
Savings deposits.....	96,100 37	100,567 99	110,927 05	110,007 97
Savings certificates of deposit.....	68,254 41	67,610 88	63,013 15	60,640 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$260,317 24	\$281,017 97	\$292,008 46	\$285,334 39

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; FREDERICK G. KENDRICK, *Vice President*; GEORGE A. SKINNER, *Cashier*.

DIRECTORS.—Andrew Grenier, F. G. Kendrick, Oliver Chapaton, John Raskopp, William Cottrell, Traugott Lungershausen, John T. Nurmeley, John J. Sherman, Byron R. Erakine.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$455,609 46	\$473,511 56	\$488,505 05	\$529,294 45
Bonds, mortgages and securities	312,023 12	317,006 37	328,862 80	335,562 80
Premiums paid on bonds				
Overdrafts	396 03	1,295 61	436 82	916 92
Banking house	21,000 00	21,000 00	21,000 00	21,000 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate				
Due from other banks and bankers (not reserve cities)				200 00
United States bonds				
Due from banks in reserve cities	214,276 83	227,114 11	215,122 79	160,951 85
Exchange for clearing house				
U. S. and National bank currency	16,988 00	13,216 00	15,569 00	11,836 00
Gold coin	35,330 00	32,315 00	36,095 00	30,350 00
Silver coin	641 00	1,938 75	717 00	1,080 00
Nickels and cents	153 62	214 91	128 71	369 56
Checks, cash items and internal revenue account	598 58	241 92	1,146 25	2,555 45
Totals	\$1,060,471 64	\$1,090,254 23	\$1,111,066 02	\$1,098,117 03
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	91,081 00	96,592 18	96,075 52	101,854 37
Dividends unpaid				
Commercial deposits subject to check	154,286 83	138,679 14	132,424 05	122,531 78
Commercial certificates of deposit	2,208 32	2,208 32	1,591 66	1,591 66
Due to banks and bankers			854 63	689 18
Certified checks	4,361 40	3,783 40		
Cashier's checks outstanding			1,205 26	244 00
Savings deposits	569,460 84	586,030 55	645,244 55	644,681 49
Savings certificates of deposit	179,074 25	202,960 64	173,670 36	166,524 55
Notes and bills rediscounted				
Bills payable				
Totals	\$1,060,471 64	\$1,090,254 23	\$1,111,066 02	\$1,098,117 03

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; WM. D. WILSON, *1st Vice President*; REUBEN C. ULLRICH, *2d Vice President*;
PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, Wm. D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen,
Reuben C. Ullrich, John Priebs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$360,708 97	\$372,651 47	\$357,848 96	\$383,127 01
Bonds, mortgages and securities.....	173,197 73	174,847 42	180,642 73	191,426 07
Premiums paid on bonds.....				
Overdrafts.....	2,006 72	1,707 93	1,079 90	1,175 79
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,700 00	5,700 00	3,040 00	3,040 00
Due from other banks and bankers (not reserve cities).....	3,000 00			
United States bonds.....				
Due from banks in reserve cities.....	52,534 07	60,810 08	123,448 18	86,592 25
Exchange for clearing house.....				
U. S. and National bank currency.....	6,764 00	10,334 00	10,093 00	9,723 00
Gold coin.....	27,135 00	25,480 00	25,560 00	24,325 00
Silver coin.....	983 90	603 85	1,661 45	1,025 60
Nickels and cents.....	212 52	521 75	277 49	226 51
Cheeks, cash items and internal revenue account.....	910 53	1,707 18	657 07	2,494 48
Totals.....	\$643,153 44	\$664,363 69	\$715,308 78	\$713,155 71
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	29,009 58	24,370 44	35,226 52	41,174 09
Dividends unpaid.....	40 00	40 00		
Commercial deposits subject to check.....	79,342 42	88,404 76	123,502 18	124,744 21
Commercial certificates of deposit.....	50 00			
Due to banks and bankers.....				653 20
Certified checks.....	3,711 40	3,711 40		
Cashier's checks outstanding.....				290 00
Savings deposits.....	334,024 59	331,866 24	350,188 32	350,451 02
Savings certificates of deposit.....	76,975 45	85,970 85	81,441 81	75,843 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$643,153 44	\$664,363 69	\$715,308 78	\$713,155 71

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

JOHN KINNEY, *President*; A. E. GORHAM, *Vice President*; GEORGE A. DUSENBURY, *Cashier*;
C. A. KILLOGG, *Assistant Cashier*.DIRECTORS.—D. H. Nelson, George A. Dusenbury, Levi N. Smith, John Kinney,
Charles M. Brooks, William C. Dusenbury, A. E. Gorham.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$87,051 08	\$92,251 56	\$90,796 94	\$107,232 24
Bonds, mortgages and securities.....	37,630 92	42,570 52	50,179 08	54,704 45
Premiums paid on bonds.....				
Overdrafts	1 07		59 82	
Banking house	6,508 85	6,508 85	6,508 85	6,508 85
Furniture and fixtures.....	1,836 94	1,836 94	1,876 94	1,876 94
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	780 26	126 26	1,548 53	625 26
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities.....	82,792 54	80,161 94	85,846 33	96,164 26
Exchange for clearing house.....	233,73	891 97	561 13	1,302 94
U. S. and National bank currency.....	11,697 00	12,451 00	6,364 00	8,338 00
Gold coin	3,000 00	3,015 00	3,000 00	3,000 00
Silver coin	570 00	1,166 00	1,075 00	980 60
Nickels and cents.....	279 16	193 87	148 81	67 10
Checks, cash items and internal revenue account	106 45	11 77	110 75	3 75
Totals	\$233,462 95	\$243,778 68	\$256,571 06	\$282,306 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,648 80	7,648 80	7,968 44	7,968 44
Undivided profits, less current expenses, interest and taxes paid.....	530 55	1,605 24	964 76	2,787 67
Dividends unpaid				
Commercial deposits subject to check.....	88,233 62	93,988 80	101,387 16	109,228 67
Commercial certificates of deposit.....	9,965 85	8,238 27	8,234 57	6,116 57
Due to banks and bankers.....				
Certified checks	291 74	1,009 11	147 50	47 50
Cashier's checks outstanding.....				
Savings deposits	15,284 60	15,164 03	17,070 32	17,449 93
Savings certificates of deposit.....	61,507 79	66,174 43	72,808 33	88,740 00
Notes and bills rediscounted.....				
Bills payable				
Totals	\$233,462 95	\$243,778 68	\$256,571 06	\$282,306 78

STATE BANKING DEPARTMENT.

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

GEO. L. Burtis, *President*; CLAUDE W. CASE, *Vice President*; FRED S. CASE, *Cashier*;
G. SHERMAN COLLINS, *Assistant Cashier*.

DIRECTORS.—Wm. C. McMillan, Geo. L. Burtis, Claude W. Case, Arthur P. Utter, Will F. Cox,
John McMillan, Fred S. Case.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 18.	Report of Nov. 28.
Loans and discounts.....	\$130,389 73	\$123,269 70	\$134,886 10	\$141,420 51
Bonds, mortgages and securities.....	22,308 20	22,747 52	27,207 59	28,907 09
Premiums paid on bonds.....				
Overdrafts.....	25 41	227 91	84 80	975 79
Banking house.....				
Furniture and fixtures.....	1,500 00	1,539 78	1,526 18	1,526 18
Other real estate.....			750 00	750 00
Due from other banks and bankers (not reserve cities).....	505 58	874 11	558 44	565 10
United States bonds.....				
Due from banks in reserve cities.....	23,954 79	15,076 05	24,423 32	20,023 19
Exchange for clearing house.....				
U. S. and National bank currency.....	2,086 00	3,012 00	5,242 00	6,198 00
Gold coin.....	1,996 00	3,255 00	630 00	2,835 00
Silver coin.....	1,681 75	1,478 60	1,199 65	1,028 75
Nickels and cents.....	169 80	260 66	236 42	196 62
Checks, cash items and internal revenue account.....	636 45	1,107 84	575 40	944 70
Totals.....	\$185,252 71	\$172,949 17	\$207,319 90	\$204,865 93
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,100 00	3,100 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	5,380 00	5,956 71	6,626 75	7,745 26
Dividends unpaid.....	60 00	20 00	60 00	20 00
Commercial deposits subject to check.....	94,812 28	75,989 29	99,315 62	92,506 40
Commercial certificates of deposit.....	454 67	1,069 91	4,548 15	2,412 65
Due to banks and bankers.....				
Certified checks.....	38 00	319 00	1,128 00	631 00
Cashier's checks outstanding.....				
Savings deposits.....	44,002 06	49,146 66	50,720 96	53,465 62
Savings certificates of deposit.....	7,405 70	7,347 60	11,420 42	9,585 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$185,252 71	\$172,949 17	\$207,319 90	\$204,865 93

STATE BANKS OF MICHIGAN.

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No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW, P. S. MOON, *Vice Presidents*; F. E. HAMMOND, *Cashier*.DIRECTORS.—F. E. Hammond, Paul S. Moon, H. N. Hovey, J. F. Denalow, C. L. Thompson,
Thos. Munroe, Leonard Eyke, Wm. Brinen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$186,897 21	\$198,246 59	\$240,151 85	\$239,305 43
Bonds, mortgages and securities.....	224,656 86	233,814 27	235,899 99	235,625 27
Premiums paid on bonds.....	10,500 00	10,500 00	10,000 00	10,000 00
Overdrafts	120 57	167 25	542 15	122 05
Banking house				
Furniture and fixtures.....	2,500 00	2,500 00	2,200 00	3,800 00
Other real estate.....	10,265 62	14,593 86	9,384 58	10,030 97
Due from other banks and bankers (not reserve cities).....	936 47	1,345 95	1,238 09	283 85
United States bonds.....				
Due from banks in reserve cities.....	50,249 46	54,090 91	62,849 41	49,239 92
Exchange for clearing house.....	923 18	972 12	4,409 15	2,314 94
U. S. and National bank currency.....	19,173 00	14,517 00	10,705 00	16,656 00
Gold coin	5,550 00	5,625 00	6,915 00	7,610 00
Silver coin	3,186 45	2,836 60	2,906 10	3,259 00
Nickels and cents.....	293 38	500 88	320 96	476 60
Checks, cash items and internal revenue account	936 15	1,009 90	535 35	476 51
Totals	\$516,188 35	\$540,719 33	\$587,557 73	\$579,310 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,500 00	8,500 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,177 77	3,837 75	5,105 25	8,446 17
Dividends unpaid	3 00	3 00		
Commercial deposits subject to check.....	46,570 37	40,672 82	62,605 05	39,344 61
Commercial certificates of deposit.....	43,573 22	62,496 73	33,799 22	45,236 18
Due to banks and bankers.....	2,526 46	7,123 47		2,578 17
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	360,837 53	368,085 56	422,048 21	424,705 41
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$516,188 35	\$540,719 33	\$587,557 73	\$579,310 54

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS.—G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, H. R. Dickinson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$102,921 25	\$115,561 32	\$106,835 91	\$110,891 56
Bonds, mortgages and securities.....	31,955 36	37,446 51	64,289 59	69,957 02
Premiums paid on bonds.....			1,369 24	1,308 56
Overdrafts	828 73	180 09	528 59	1,272 47
Banking house	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				65 00
Due from other banks and bankers (not reserve cities).....	13,901 25	4,151 00	15,000 00	10,000 00
Due from United States treasurer.....				48 00
United States bonds.....				
Due from banks in reserve cities.....	37,462 27	42,484 01	20,379 82	26,987 92
Exchange for clearing house.....				
U. S. and National bank currency.....	4,881 00	5,823 00	5,216 00	5,396 00
Gold coin	3,945 00	4,030 00	4,055 00	3,575 00
Silver coin	600 00	650 00	900 00	600 00
Nickels and cents.....	34 50	38 70	52 42	48 20
Checks, cash items and internal revenue account	444 52	704 37	452 52	702 75
Totals	\$200,573 88	\$214,669 60	\$222,679 09	\$234,297 06
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	140 87	529 24	225 22	648 70
Dividends unpaid				
Commercial deposits subject to check.....	23,375 76	25,176 01	18,979 29	24,745 44
Commercial certificates of deposit.....	115,339 38	120,562 36	126,897 09	127,589 35
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	30,717 87	37,411 99	45,577 49	50,313 59
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$200,573 88	\$214,669 60	\$222,679 09	\$234,297 06

STATE BANKS OF MICHIGAN.

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No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President*; THOMAS K. MCINNIS, *Vice President*; W. F. SWITZER, *Cashier*.

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurzhals, Sr., Isaac N. Cook, O. C. Lungenhausen, Luke Broughton, Thomas K. McInnis, W. F. Switzer, Riley Warner.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$27,131 90	\$30,916 40	\$37,653 07	\$39,564 47
Bonds, mortgages and securities.....	20,085 01	28,945 01	30,085 43	30,627 08
Premiums paid on bonds.....				
Overdrafts	64 32	166 06	73 61	163 47
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,419 90	1,419 90	1,419 90	1,419 90
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	15,865 98	1,581 46	1,798 36	2,601 30
United States bonds.....				
Expenses, interest, salaries, (net).....	205 78			
Due from banks in reserve cities.....	4,705 64	6,766 53	6,104 68	9,662 86
Exchange for clearing house.....				
U. S. and National bank currency.....	3,009 00	4,025 00	1,531 00	2,318 00
Gold coin	872 50	242 50	597 50	1,007 50
Silver coin	346 36	200 20	361 95	295 60
Nickels and cents.....	64 23	44 26	45 16	55 93
Checks, cash items and internal revenue account	651 79		110 47	
Totals	\$76,372 40	\$76,307 32	\$81,771 13	\$89,515 10
Liabilities.				
Capital stock paid in.....	\$18,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....		79 00	475 04	2,010 49
Dividends unpaid				
Commercial deposits subject to check.....	11,462 43	6,973 96	5,980 92	7,795 29
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	34,103 48	34,042 58	38,632 23	43,078 73
Savings certificates of deposit.....	12,816 49	15,211 79	16,682 94	16,630 59
Notes and bills rediscounted.....				
Bills payable				
Totals	\$76,372 40	\$76,307 32	\$81,771 13	\$89,515 10

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

CHARLES F. PEAR, *President*; GEORGE L. FAURETE, *Vice President*; DICKSON S. SCOFFERN, *Cashier*.DIRECTORS.—Charles F. Pear, Charles Bishop, Geo. L. Faurete, Samuel W. Redden.
Dickson S. Scoffern.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$35,816 30	\$36,452 29	\$41,610 45	\$48,448 70
Bonds, mortgages and securities.....	23,779 39	26,126 28	29,525 08	32,355 08
Premiums paid on bonds.....				
Overdrafts	125 22	21 97	2,516 95	3,242 79
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	120 59	1,138 94	1,144 23	4,653 63
Current expenses.....	2,090 25			
United States bonds.....				
Due from banks in reserve cities.....	26,121 03	17,939 04	29,011 59	22,551 05
Exchange for clearing house.....				
U. S. and National bank currency.....	5,561 00	4,516 00	5,988 00	6,416 00
Gold coin	1,020 00	1,300 00	760 00	550 00
Silver coin	655 10	172 40	994 75	99 30
Nickels and cents.....	33 57	51 47	66 28	53 05
Checks, cash items and internal revenue account	166 51	350 77	140 50	742 76
Totals	\$103,588 86	\$95,569 16	\$119,205 78	\$126,612 31
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....	2,618 40	266 88	1,338 90	1,511 58
Dividends unpaid				
Commercial deposits subject to check.....	38,394 90	34,743 66	46,456 18	51,765 31
Commercial certificates of deposit.....	23,010 83	25,558 62	38,410 70	38,335 42
Due to banks and bankers.....	4,564 73			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$103,588 86	\$95,569 16	\$119,205 78	\$126,612 31

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

C. W. BALLARD, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*; K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—George Peck, Albert H. Leete, C. W. Ballard, A. S. Sholes, William Mahon, J. H. Vandecar, James E. Leete.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$109,149 05	\$105,903 14	\$114,191 46	\$104,702 00
Bonds, mortgages and securities.....	116,435 58	126,761 01	107,610 91	128,836 78
Premiums paid on bonds.....				
Overdrafts	478 42	490 95	101 19	947 41
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,713 27	2,567 48	489 45	1,386 00
United States bonds.....				
Due from banks in reserve cities.....	21,580 44	16,676 65	19,780 43	27,795 80
Exchange for clearing house.....				
U. S. and National bank currency.....	6,347 00	5,012 00	6,402 00	5,118 00
Gold coin	1,770 00	1,795 00	2,005 00	2,220 00
Silver coin	1,014 25	616 50	136 30	644 75
Nickels and cents.....	80 45	60 80	43 46	74 63
Checks, cash items and internal revenue account	595 57	769 19	25 40	532 00
Totals	\$263,664 03	\$263,152 70	\$253,285 60	\$274,757 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,750 00	5,750 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,092 50	3,071 27	262 96	3,746 57
Dividends unpaid				
Commercial deposits subject to check.....	32,752 20	31,302 24	28,524 34	38,975 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks'				
Cashier's checks outstanding.....				
Savings deposits	125,426 02	112,649 49	112,417 36	116,989 44
Savings certificates of deposit.....	36,143 31	33,879 70	35,872 26	39,045 51
Notes and bills rediscounted.....			20,000 00	20,000 00
Bills payable	12,500 00	26,500 00	206 68	
Totals	\$263,664 03	\$263,152 70	\$253,285 60	\$274,757 37

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; FRANK A. MILLER, E. A. CHAPMAN, *Vice Presidents*;
L. A. BABBITT, *Cashier*; D. B. NORTHROP, *Assistant Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, Frank A. Miller, Charles H. Coldren,
George Yerkes, Peter Van Voorhies, George D. Spencer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$80,004 94	\$77,680 46	\$89,804 91	\$92,107 11
Bonds, mortgages and securities.....	54,126 45	55,627 82	57,970 79	56,691 22
Premiums paid on bonds.....				
Overdrafts	55 51	53 60		71 54
Banking house	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,150 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		1,123 66	395 00	200 00
United States bonds.....				
Due from banks in reserve cities.....	44,589 60	40,215 83	30,182 08	43,612 86
Exchange for clearing house.....				
U. S. and National bank currency.....	4,044 00	4,856 00	4,318 00	4,215 00
Gold coin	4,975 00	5,730 00	4,975 00	5,290 00
Silver coin	280 00	285 00	135 00	165 00
Nickels and cents.....	161 72	147 68	58 98	37 09
Checks, cash items and internal revenue account	2,499 33	59 68	118 57	229 49
Totals	\$194,576 55	\$189,529 73	\$201,708 28	\$206,519 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	4,000 00	4,000 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,534 55	3,079 24	2,163 30	3,159 64
Dividends unpaid			20 00	
Commercial deposits subject to check.....	26,224 12	24,678 28	32,182 90	27,824 41
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	300 00	300 00	300 00	
Cashier's checks outstanding.....				
Savings deposits	81,317 57	76,570 12	80,890 93	83,027 46
Savings certificates of deposit.....	55,200 31	55,902 09	56,651 15	63,607 80
Notes and bills rediscounted.....				
Bills payable				
Totals	\$194,576 55	\$189,529 73	\$201,708 28	\$206,519 31

No. 230.

THE STATE BANK OF NORWAY, NORWAY.

Organized May 11, 1901.

FRANK A. JANSON, *President*; LEWIS F. SPRINGER, *Vice President*; DAN A. STEWART, *Cashier*.

DIRECTORS.—Frank A. Janson, Lewis F. Springer, Wm. Bond, G. A. Hellberg, G. A. Blesch, Dan A. Stewart, E. P. Lockart.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$86,155 20	\$96,778 48	\$96,834 71	\$100,792 80
Bonds, mortgages and securities.....	12,697 11	12,697 11	17,887 11	19,587 11
Premiums paid on bonds.....	520 00	520 00	510 00	506 10
Overdrafts				
Banking house				
Furniture and fixtures.....	2,169 69	2,182 97	1,689 31	1,818 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,728 46	1,298 59	2,960 06	7,928 25
United States bonds.....				
Due from banks in reserve cities.....	33,210 47	30,212 77	47,616 05	23,011 67
Exchange for clearing house.....				
U. S. and National bank currency.....	8,462 00	6,757 00	10,525 00	11,396 00
Gold coin	520 00	615 00	440 00	90 00
Silver coin	910 80	1,382 75	901 15	259 00
Nickels and cents.....	109 11	117 84	203 49	67 73
Checks, cash items and internal revenue account	83 45	65 68	58 60	569 18
Totals	\$150,566 29	\$152,628 19	\$179,606 37	\$180,066 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund			500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,034 18	1,286 83	1,357 79	2,543 27
Dividends unpaid			3 00	
Commercial deposits subject to check.....	90,374 81	86,213 21	100,908 88	90,694 89
Commercial certificates of deposit.....	7,489 00	9,464 17	9,626 87	9,959 81
Due to banks and bankers.....	2,164 63	262 33		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	24,503 67	30,401 65	42,209 83	51,368 77
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$150,566 29	\$152,628 19	\$179,606 37	\$180,066 74

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; CHAS. W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;
G. H. SWEET, *Assistant Cashier*.

DIRECTORS.—William A. Woodard, Charles E. Rigley, Chas. W. Gale, Geo. T. Mason, W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$158,149 55	\$175,730 15	\$206,696 12	\$202,181 49
Bonds, mortgages and securities.....	122,679 53	108,840 36	121,317 04	120,991 78
Premiums paid on bonds.....	.....	.....	.....	.....
Overdrafts	1,385 69	784 36	2,580 19	250 58
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	13,415 33	12,165 33	11,475 00	11,350 00
Due from other banks and bankers (not reserve cities).....	3,577 29	3,315 52	1,543 61	4,795 98
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	37,629 91	61,651 70	34,945 25	24,025 54
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	10,252 00	8,401 00	1,159 00	9,275 00
Gold coin	6,440 00	8,160 00	2,600 00	1,660 00
Silver coin	3,798 80	1,242 85	1,742 75	3,423 75
Nickels and cents.....	139 22	14 52	159 51	76 27
Checks, cash items and internal revenue account	381 43	733 43	270 74	412 98
Totals	\$403,343 75	\$396,539 21	\$401,989 21	\$393,943 37
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	7,500 00	7,500 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,988 74	1,286 18	1,812 35	2,192 57
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check.....	65,792 57	63,162 03	69,526 07	59,657 64
Commercial certificates of deposit.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	111,354 02	112,129 14	107,757 95	112,802 49
Savings certificates of deposit.....	116,708 42	112,461 86	104,892 84	111,290 67
Notes and bills rediscounted.....	.....	.....	10,000 00	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$403,343 75	\$396,539 21	\$401,989 21	\$393,943 37

No. 24.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTED, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS.—Allen Hosmer, Charles F. Tunstead, William J. Tunstead, C. L. Randall, Clarence E. Stanton, R. H. Glasple.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$140,516 42	\$180,723 55	\$143,972 98	\$151,065 48
Bonds, mortgages and securities.....	89,124 15	105,505 32	143,232 20	137,313 44
Premiums paid on bonds.....				
Overdrafts	22 46	76 56	126 55	11 98
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....		375 00	375 00	575 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,108 00	11,070 88	413 67	2,031 64
United States bonds.....				
Due from banks in reserve cities.....	53,361 79	41,261 25	24,599 57	39,035 79
Exchange for clearing house.....				
U. S. and National bank currency.....	8,660 00	11,061 00	8,008 00	6,446 00
Gold coin	2,902 50	2,772 50	3,250 00	3,600 00
Silver coin	515 30	418 50	397 60	1,017 50
Nickels and cents.....	125 02	135 53	216 92	320 17
Checks, cash items and internal revenue account	1,062 64	1,855 61	509 29	463 87
Totals	\$304,413 28	\$358,255 70	\$328,101 73	\$344,910 87
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,667 92	10,283 63	20,858 64	12,657 66
Dividends unpaid	185 00			
Commercial deposits subject to check.....	35,156 34	49,484 37	29,999 50	37,796 66
Commercial certificates of deposit.....	38,153 20	57,435 43	31,215 37	23,410 37
Due to banks and bankers.....	11,726 28	5,751 16	705 79	4,253 05
Certified checks				
Cashier's checks outstanding.....				40 25
Savings deposits	97,549 27	103,316 84	107,054 79	119,805 87
Savings certificates of deposit.....	62,975 27	81,984 22	88,267 64	81,844 51
Notes and bills rediscounted.....				5,102 50
Bills payable				10,000 00
Totals	\$304,413 28	\$358,255 70	\$328,101 73	\$344,910 87

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

WM. J. SELICK, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*;
J. B. SHOWERMAN, *Assistant Cashier*.DIRECTORS.—F. W. Sellick, William J. Sellick, W. R. Sellick, J. J. Woodman, L. H. Titus,
J. W. Free, Daniel Morrison, C. E. Lyle.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$78,575 08	\$78,503 48	\$84,375 73	\$102,275 07
Bonds, mortgages and securities.....	48,074 37	48,277 41	48,430 35	55,857 10
Premiums paid on bonds.....				
Overdrafts	71 59	492 53	1,206 69	2,674 04
Banking house				
Furniture and fixtures.....	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate.....	2,585 19	2,585 19	2,220 42	2,220 42
Due from other banks and bankers (not reserve cities).....	137 60		7,177 33	
United States bonds.....				
Due from banks in reserve cities.....	44,195 35	55,064 92	23,785 98	33,622 89
Exchange for clearing house.....				
U. S. and National bank currency.....	3,188 00	3,911 00	8,071 00	5,622 00
Gold coin	3,060 00	3,000 00	3,000 00	3,010 00
Silver coin	1,120 50	891 00	1,260 40	2,350 80
Nickels and cents.....	55 70	32 90	20 65	19 10
Checks, cash items and internal revenue account	378 86	173 30	506 43	1,833 83
Totals	\$184,467 61	\$195,337 10	\$188,060 35	\$311,890 62
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	1,200 00	1,200 00	1,400 00	1,400 00
Undivided profits, less current expenses, interest and taxes paid.....	269 96	607 54	707 99	1,996 93
Dividends unpaid				
Commercial deposits subject to check.....	60,332 87	71,380 60	53,057 98	50,145 35
Commercial certificates of deposit.....	82,307 80	82,208 15	92,821 38	118,348 34
Due to banks and bankers.....				
Certified checks	357 18	540 81	73 00	
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$184,467 61	\$195,337 10	\$188,060 35	\$311,890 62

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; LEWIS E. COCHRAN, *Vice President*; E. M. SMAYFIELD, *Cashier*;
 IEA BRICKER, *Assistant Cashier*.

DIRECTORS.—James Foster, Lewis E. Cochran, Harry M. Waterman, Harry E. Palmer,
 James McColl, Harvey Tappan, Wm. H. Learmont.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$69,179 41	\$80,271 59	\$84,141 22	\$87,597 38
Bonds, mortgages and securities.....	1,418 95	2,374 95	3,289 95	3,869 95
Premiums paid on bonds.....				
Overdrafts.....	343 80	439 69	277 04	835 38
Banking house.....				
Furniture and fixtures.....	358 00	358 25	361 00	361 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	6,668 45	5,762 07	6,624 42	5,670 08
Exchange for clearing house.....				
U. S. and National bank currency.....	2,271 00	3,806 00	1,272 00	2,405 00
Gold coin.....	680 00	810 00	1,175 00	1,045 00
Silver coin.....	46 40	21 90	110 25	144 15
Nickels and cents.....	71 37	55 95	18 28	11 09
Checks, cash items and internal revenue account.....	25 00	14 00	215 00	200 00
Totals	\$81,062 38	\$93,914 40	\$97,484 16	\$102,138 98
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	2,465 49	3,286 81	3,435 66	5,979 50
Dividends unpaid.....				
Commercial deposits subject to check.....	24,524 39	19,413 11	8,856 09	7,016 40
Commercial certificates of deposit.....	29,143 47	37,275 12	51,527 76	61,664 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's check outstanding.....				73 48
Savings deposits.....	4,925 08	4,487 47	3,860 91	4,137 96
Savings certificates of deposit.....				
Notes and bills rediscounted.....		4,670 14	4,038 99	3,266 98
Bills payable.....		4,781 75	5,774 75	
Totals	\$81,062 38	\$93,914 40	\$97,484 16	\$102,138 98

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*;
L. A. SPALDING, *Assistant Cashier*.

DIRECTORS—Clifton M. Spalding, G. E. Brandt, R. S. Olcott, C. H. Calkins, M. A. Marshall.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$37,574 87	\$45,434 40	\$56,592 08	\$53,138 24
Bonds, mortgages and securities.....	9,219 00	7,094 00	9,080 67	8,730 67
Premiums paid on bonds.....				
Overdrafts				86 96
Banking house	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	30,536 78	15,149 31	5,088 61	15,749 08
Exchange for clearing house.....				
U. S. and National bank currency.....	2,043 00	2,002 00	1,239 00	2,597 00
Gold coin	4,096 00	4,235 00	4,300 00	4,190 00
Silver coin	151 25	510 00	146 85	535 65
Nickels and cents.....	12 90	6 00	35 00	22 88
Checks, cash items and internal revenue account	64 25	1,000 00	1 94	86 06
Totals	\$87,097 05	\$79,430 71	\$81,784 75	\$87,566 54
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund	5,500 00	5,500 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	571 54	1,144 77	422 97	1,091 16
Dividends unpaid			8 00	8 00
Commercial deposits subject to check.....	20,838 56	17,770 21	14,694 67	20,695 17
Commercial certificates of deposit.....	44,186 95	39,015 73	39,969 11	43,772 21
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....			4,700 00	
Bills payable				
Totals	\$87,097 05	\$79,430 71	\$81,784 75	\$87,566 54

STATE BANKS OF MICHIGAN.

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No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; GEO. S. RICE, *Vice President*; LEON CHICHESTER, *Cashier*.

DIRECTORS.—Ira Chichester, Leon Chichester, Geo. S. Rice, Arthur M. Coburn, M. A. Robinson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$170,229 30	\$178,598 36	\$213,176 42	\$220,575 98
Bonds, mortgages and securities.....	24,533 18	23,408 24	22,308 99	25,696 08
Premiums paid on bonds.....				
Overdrafts	464 39	1,384 51	62 08	680 54
Banking house		13,500 00	13,500 00	13,500 00
Furniture and fixtures.....	2,755 60	2,755 60	2,706 85	2,706 85
Other real estate.....	1,558 69	1,558 69	72 45	
Due from other banks and bankers (not reserve cities).....	38 58	8 17	456 02	70 00
United States bonds.....				
Due from banks in reserve cities.....	30,070 24	17,141 31	59,344 31	17,068 62
Exchange for clearing house.....				
U. S. and National bank currency.....	5,848 00	7,991 00	1,433 00	10,486 50
Gold coin	6,570 00	6,625 00	5,606 00	5,648 20
Silver coin	3,787 50	2,249 75	3,094 00	3,250 25
Nickels and cents.....	856 85	789 44	80 54	631 05
Checks, cash items and internal revenue account	701 34	1,043 95	1,166 50	6,994 53
Totals	\$247,392 67	\$267,049 02	\$332,907 16	\$317,308 50
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,847 60	10,465 29	11,085 25	14,840 43
Dividends unpaid				
Commercial deposits subject to check.....	93,352 34	111,349 29	146,963 51	104,473 25
Commercial certificates of deposit.....	85,918 38	75,735 17	76,781 21	90,690 24
Due to banks and bankers.....	1,559 43	1,239 04	2,216 99	4,420 74
Certified checks			50 00	
Cashier's checks outstanding.....				
Savings deposits	7,214 92	18,259 23	45,910 20	52,883 84
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$247,392 67	\$267,049 02	\$332,907 16	\$317,308 50

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*;
C. S. BUTTERFIELD, *Assistant Cashier*.

DIRECTORS.—E. C. Leach, I. W. Starkweather, J. B. Tillotson, George S. Van Sickle, T. V. Quackenbush, E. K. Bennett, W. O. Allen, T. C. Sherwood, C. J. Sprague.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$187,895 97	\$192,662 39	\$214,090 65	\$231,291 75
Bonds, mortgages and securities.....	87,807 91	91,352 91	90,135 00	92,420 00
Premiums paid on bonds.....				
Overdrafts.....	10 50		05	4 80
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	3,022 98	3,022 98	3,022 98	3,022 98
Other real estate.....	4,000 00	4,000 00	6,900 00	6,900 00
Due from other banks and bankers (not reserve cities).....	3,154 36	1,306 30	265 00	450 96
United States bonds.....				
Due from banks in reserve cities.....	62,970 40	49,315 48	52,149 89	40,730 66
Exchanges for clearing house.....	1,007 41		328 48	1,005 74
U. S. and National bank currency.....	5,327 00	4,182 00	2,496 00	5,588 00
Gold coin.....	7,191 00	5,181 00	6,011 00	6,646 00
Silver coin.....	1,635 75	1,066 75	1,334 00	1,138 80
Nickels and cents.....	5 54	13 52	3 00	5 64
Checks, cash items and internal revenue account.....	1,985 00	1,964 15	1,340 52	619 84
Totals	\$370,513 82	\$357,557 48	\$382,536 57	\$394,414 68
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,073 75	10,902 42	11,269 44	14,830 37
Dividends unpaid	180 00	60 00	40 00	20 00
Commercial deposits subject to check.....	58,065 44	41,121 96	52,556 67	54,378 84
Commercial certificates of deposit.....	48,185 82	48,610 65	52,027 87	53,267 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding				
Savings deposits.....	195,978 81	196,862 45	206,642 59	211,914 28
Savings certificates of deposit.....				
Notes and bills rediscounted				
Bills payable				
Totals	\$370,513 82	\$357,557 48	\$382,536 57	\$394,414 68

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; W. H. DAWSON, *Vice President*; F. G. JACOBS, *Cashier*;
C. E. WALDO, *Assistant Cashier*.

DIRECTORS.—F. G. Jacobs, Abram Parker, C. G. Freeman, C. M. Crofoot, John H. Patterson,
W. H. Dawson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$683,951 36	\$681,448 71	\$749,335 29	\$766,873 92
Bonds, mortgages and securities.....	106,757 43	107,744 93	146,494 74	142,967 39
Premiums paid on bonds.....				
Overdrafts.....	4,478 21	1,904 21	1,843 88	3,458 76
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,812 75	3,999 00	3,999 00	3,999 00
Other real estate.....	4,712 50	4,712 50	10,921 16	12,637 16
Due from other banks and bankers (not reserve cities).....	13,310 22	11,177 39		8,133 40
United States bonds.....				
Due from banks in reserve cities.....	132,224 50	78,966 83	76,614 00	72,115 51
Exchange for clearing house.....			5,235 00	830 00
U. S. and National bank currency.....	21,092 00	48,105 00	38,657 00	16,891 00
Gold coin.....	12,695 00	13,110 00	15,979 85	15,620 00
Silver coin.....	3,268 25	3,736 50	2,641 00	2,581 40
Nickels and cents.....	600 00	900 01	800 00	900 00
Checks, cash items and internal revenue account.....	1,629 27	2,221 33	2,960 91	1,310 30
Totals	\$1,145,531 49	\$1,115,026 41	\$1,062,461 83	\$1,055,336 84
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	12,200 00	12,300 00	12,700 00	12,700 00
Undivided profits, less current expenses, interest and taxes paid.....	14,699 25	18,143 77	13,484 38	18,212 41
Dividends unpaid.....			15 00	15 00
Commercial deposits subject to check.....	281,791 39	201,316 32	154,386 75	142,606 02
Commercial certificates of deposit.....	10,082 44	9,070 44	190,848 91	246,442 69
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	258,208 57	264,415 59	264,290 52	267,870 40
Savings certificates of deposit.....	468,549 84	508,680 29	326,736 27	226,072 09
Notes and bills rediscounted.....		1,200 00		41,418 23
Bills payable.....				
Totals	\$1,145,531 49	\$1,115,026 41	\$1,062,461 83	\$1,055,336 84

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, P. B. Phelps, Chancey Brace, J. A. Graley, A. L. Moore,
Henry C. Küdner.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$249,706 30	\$233,648 65	\$225,556 42	\$223,945 50
Bonds, mortgages and securities.....	242,301 43	257,796 43	229,530 83	213,672 83
Premiums paid on bonds.....				
Overdrafts.....	2,665 43	4,237 16	1,293 28	2,781 94
Banking house.....				
Furniture and fixtures.....	3,247 75	3,247 75	3,247 75	3,247 75
Other real estate.....	3,891 59	1,971 29	6,571 29	6,571 29
Due from other banks and bankers (not re- serve cities).....	34 06	105 01	755 06	24 63
United States bonds.....				
Due from banks in reserve cities.....	54,116 15	42,117 86	47,257 62	26,644 24
Exchange for clearing house.....	11,250 00	5,785 46	1,780 45	2,496 71
U. S. and National bank currency.....	7,296 00	15,788 00	7,567 00	15,598 00
Gold coin.....	10,405 00	10,775 00	7,695 00	9,605 08
Silver coin.....	1,163 45	1,244 00	1,684 00	1,058 00
Nickels and cents.....	61 90	10 83	97 52	31 56
Checks, cash items and internal revenue ac- count.....	3,127 85	3,038 96	996 28	2,509 88
Totals.....	\$589,166 91	\$578,766 40	\$534,332 52	\$508,177 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,800 00	4,800 00	5,100 00	5,100 00
Undivided profits, less current expenses, in- terest and taxes paid.....	3,809 51	4,826 70	2,398 20	1,912 81
Dividends unpaid.....				
Commercial deposits subject to check.....	84,918 63	70,797 25	49,547 13	47,296 88
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	228,618 88	220,512 89	209,477 41	204,794 50
Savings certificates of deposit.....	217,019 89	227,829 56	207,809 78	189,073 64
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	10,000 00
Totals.....	\$589,166 91	\$578,766 40	\$534,332 52	\$508,177 33

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

D. H. POWER, *President*; S. S. MATTHEWS, *Vice President*; CRAMER SMITH, *Cashier*.DIRECTORS.—Frank H. Carroll, Elmer R. Webster, Salmon S. Matthews, S. J. Tomlinson,
D. H. Power, Cramer Smith, John W. Smith.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 18.	Report of Nov. 25.
Loans and discounts.....	\$345,957 45	\$326,817 14	\$319,000 01	\$279 620 82
Bonds, mortgages and securities.....	245,885 73	244,107 65	268,076 46	226,340 16
Premiums paid on bonds.....				
Overdrafts	3,315 70	4,498 55	1,544 68	5,178 45
Banking house	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	4,975 71	4,975 71	5,475 71	5,475 71
Other real estate.....	1,183 47	90 32		
Due from other banks and bankers (not reserve cities).....	2,424 97	642 18	535 00	832 75
United States bonds.....				
Due from banks in reserve cities.....	78,383 54	73,379 02	40,061 42	66,944 70
Exchange for clearing house.....	1,844 24	9,944 89	1,582 87	1,024 27
U. S. and National bank currency.....	12,462 00	7,751 00	23,332 00	3,583 00
Gold coin	6,405 00	8,637 50	5,490 00	7,967 50
Silver coin	2,043 45	2,074 45	2,230 80	2,251 20
Nickels and cents.....	66 32	102 08	846 67	219 18
Checks, cash items and internal revenue account	215 36	215 36	186 18	153 18
Totals.....	\$713,662 94	\$692,235 80	\$676,501 80	\$607,590 92
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,500 00	3,000 00	3,500 00
Undivided profits, less current expenses, inter- est and taxes paid.....	12,508 86	13,275 48	14,841 64	11,514 68
Dividends unpaid.....				
Commercial deposits subject to check.....	133,964 83	49,210 52	109,935 57	63,085 41
Commercial certificates of deposit.....				
Due to banks and bankers.....		73,907 25		40,490 30
Certified checks			1,353 17	1,353 17
Cashier's checks outstanding.....				
Savings deposits	237,311 06	238,562 27	230,455 41	213,276 45
Savings certificates of deposit.....	277,378 19	204,780 28	256 916 01	184,420 91
Notes and bills rediscounted.....				
Bills payable			10,000 00	40,000 00
Totals.....	\$713,662 94	\$692,235 80	\$676,501 80	\$607,590 92

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; WILLIAM HARTSUFF, *Vice President*; C. N. RUNNELS, *Cashier*;
CHAS. D. BEARD, *Assistant Cashier*; STANLEY MCFARLAND, *Auditor*.

DIRECTORS.—John G. O'Neill, William Hartsuff, Charles A. Ward, J. A. Davidson,
D. N. Runnels, A. D. Bennett, Albert Dixon, J. E. Botsford, W. F. Davidson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$704,570 32	\$602,783 58	\$758,904 84	\$858,225 86
Bonds, mortgages and securities	406,280 63	366,156 71	368,651 00	366,544 50
Premiums paid on bonds				
Overdrafts	12 50	146 61	245 09	786 31
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	20,371 94	18,883 70	7,508 28	26,469 10
United States bonds				
Due from banks in reserve cities	136,995 16	131,144 97	276,919 38	195,232 10
Exchange for clearing house	24,272 02	10,253 57	13,444 04	15,062 37
U. S. and National bank currency	83,702 00	54,999 00	33,135 00	21,890 00
Gold coin	2,630 00	15,000 00	9,322 50	9,380 00
Silver coin	2,714 00	3,946 00	7,421 35	8,554 00
Nickels and cents	380 46	347 43	921 69	950 89
Checks, cash items and internal revenue account	856 64	485 22	549 26	324 22
Totals	\$1,420,785 67	\$1,242,206 79	\$1,515,022 43	\$1,541,479 35
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	56,014 99	60,408 98	56,644 97	63,367 12
Dividends unpaid				
Commercial deposits subject to check	420,786 54	314,976 98	549,154 35	425,527 15
Commercial certificates of deposit	140,607 75	92,104 43	111,090 85	249,200 98
Due to banks and bankers	7,573 03	19,128 81	22,564 85	11,670 83
Certified checks	325 00	225 00		
Cashier's checks outstanding				
Savings deposits	670,478 36	630,362 59	650,567 41	666,713 27
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$1,420,785 67	\$1,242,206 79	\$1,515,022 43	\$1,541,479 35

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAMES H. WHITE, *Vice President*; CHARLES F. HARRINGTON, *Cashier*.

DIRECTORS.—James H. White, Nelson Mills, Henry McMorran, Charles F. Harrington, A. C. Gray.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$331,749 66	\$303,515 22	\$322,460 17	\$310,283 64
Bonds, mortgages and securities.....	53,635 28	57,477 22	58,017 97	73,302 97
Premiums paid on bonds.....				
Overdrafts.....	5,587 06	4,423 29	3,064 51	2,230 92
Banking house.....				
Furniture and fixtures.....	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....	1,779 63	10,222 47	10,222 47	10,222 47
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	37,689 45	51,140 73	57,637 24	31,708 97
Exchange for clearing house.....	5,745 01	1,751 85	3,135 97	3,142 45
U. S. and National bank currency.....	12,028 00	13,060 00	13,243 00	14,223 00
Gold coin	1,740 00	2,215 00	222 50	432 50
Silver coin.....	528 70	3,558 65	773 70	2,230 64
Nickels and cents.....	71 35	158 65	100 90	78 45
Checks, cash items and internal revenue account.....	1,641 11	1,605 35	2,566 65	218 88
Totals.....	\$454,545 24	\$451,468 43	\$473,815 08	\$450,419 89
Liabilities:				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	24,076 19	23,812 64	25,291 30	27,692 63
Dividends unpaid.....	48 00	20 00	40 00	40 00
Commercial deposits subject to check.....	61,845 56	52,691 71	77,991 56	63,804 42
Commercial certificates of deposit.....	6,995 85	9,200 61	7,769 78	8,695 87
Due to banks and bankers.....	22,500 00	22,500 00	22,500 00	22,500 00
Certified checks	102 00	102 00	602 00	102 00
Cashier's checks outstanding.....		3,943 42		
Savings deposits.....	218,977 64	219,198 05	219,620 44	207,584 98
Savings certificates of deposit.....				
Notes and bills rediscounted				
Bills payable.....				
Totals.....	\$454,545 24	\$451,468 43	\$473,815 08	\$450,419 89

STATE BANKING DEPARTMENT.

No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHARLES WELLMAN, *President*; E. G. SPALDING, *Vice President*; GEO. W. MOORE, *Cashier*;
F. T. MOORE, *Assistant Cashier*.

DIRECTORS—S. Armstrong, E. G. Spalding, F. T. Moore, Charles Wellman, Geo. W. Moore,
Lincoln Avery, Mortimer Willson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$546,198 54	\$590,637 31	\$598,057 70	\$628,959 53
Bonds, mortgages and securities	213,754 38	217,469 02	244,642 13	250,264 94
Premiums paid on bonds				
Overdrafts	1,061 26	1,321 32	5,562 43	6,732 08
Banking house	16,500 00	16,500 00	16,500 00	16,500 00
Furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate	8,562 84	8,547 84	8,000 00	8,000 00
Due from other banks and bankers (not reserve cities)	14,975 51	32,514 09	15,500 94	9,468 15
United States bonds				
Due from banks in reserve cities	106,456 55	89,600 05	96,419 05	91,157 84
Exchange for clearing house	2,722 30	2,860 91	15,250 14	4,370 26
U. S. and National bank currency	18,921 00	16,823 00	11,914 00	14,801 00
Gold coin	4,333 80	1,305 00	13,580 00	2,961 60
Silver coin	1,192 75	712 50	2,125 00	2,831 00
Nickels and cents	175 93	187 94	139 55	382 23
Checks, cash items and internal revenue account	6,344 90	3,823 21	2,672 71	2,123 10
Totals	\$943,794 78	\$986,302 19	\$1,034,369 65	\$1,042,271 73
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	9,110 17	14,066 74	14,065 45	13,605 79
Dividends unpaid			6 00	
Commercial deposits subject to check	303,541 69	306,895 05	376,843 44	336,767 87
Commercial certificates of deposit	53,154 70	58,809 58	61,240 09	66,369 78
Due to banks and bankers		384 60		1,963 63
Certified checks				
Cashier's checks outstanding	7,709 50	3,185 00	374 40	11,508 96
Savings deposits	470,278 72	468,011 22	481,820 27	477,055 73
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable		35,000 00	30,000 00	
Totals	\$943,794 78	\$986,302 19	\$1,034,369 65	\$1,042,271 73

STATE BANKS OF MICHIGAN.

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No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROTHLSBERGER, *President*; H. W. WHITMORE, *Vice President*; M. S. SEGUR, *Cashier*;
L. T. ELDERIDGE, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, H. W. Whitmore, M. S. Segur, S. M. Golden, H. Chase.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$65,072 57	\$60,340 75	\$74,415 91	\$74,825 20
Bonds, mortgages and securities.....	31,351 91	29,557 41	30,681 66	30,530 16
Premiums paid on bonds.....				
Overdrafts.....	51 21	3 91	111 63	169 13
Banking house.....				
Furniture and fixtures.....	1,251 72	1,251 72	1,251 72	1,251 72
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....	2,615 41	2,055 61	681 59	757 45
United States bonds.....				
Due from banks in reserve cities.....	10,839 55	12,141 74	6,258 12	11,221 12
Exchange for clearing house.....				
U. S. and National bank currency.....	3,422 00	3,694 00	4,244 00	4,532 00
Gold coin.....	3,045 00	3,170 00	2,950 00	3,015 00
Silver coin.....	445 07	737 40	917 25	642 25
Nickels and cents.....	51 20	52 57	55 20	14 77
Checks, cash items and internal revenue ac- count.....	417 45	1,712 46	45 56	252 90
Totals.....	\$118,604 19	\$115,028 57	\$121,625 64	\$127,221 89
Liabilities.				
Capital stock paid.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	1,300 00	1,300 00	1,600 00	1,600 00
Undivided profits, less current expenses, in- terest and taxes paid.....	1,219 01	1,643 72	1,251 86	1,707 12
Dividends paid.....	39 00	20 00	15 00	
Commercial deposits subject to check.....	24,188 82	21,663 75	21,290 97	30,696 63
Commercial certificates of deposit.....	51,862 36	50,391 09	57,497 81	53,246 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$118,604 19	\$115,028 57	\$121,625 64	\$127,221 89

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEORGE E. TERPENING, *Cashier*.DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, George G. Clark, J. W. Chapman,
F. M. Stewart.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$75,975 50	\$89,038 16	\$86,533 38	\$95,807 50
Bonds, mortgages and securities.....	37,771 00	36,671 00	36,664 63	35,790 00
Premiums paid on bonds.....				
Overdrafts.....	2,759 48	1,765 83	286 33	
Banking house.....				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....	2,029 60			1,832 07
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	23,458 15	23,452 58	18,779 28	28,516 88
Exchange for clearing house.....				
U. S. and National bank currency.....	3,682 00	3,822 00	4,243 00	8,655 00
Gold coin.....	3,040 00	3,142 50	2,955 00	2,565 00
Silver coin.....	864 00	187 00	251 00	660 00
Nickels and cents.....	39 75	45 89	45 75	40 54
Checks, cash items and internal revenue ac- count.....	2,383 66	1,796 62	4,243 06	10,822 96
Totals.....	\$157,029 14	\$163,946 58	\$167,026 43	\$188,714 97
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, in- terest and taxes paid.....	4,620 96	4,373 19	5,995 94	7,391 93
Dividends unpaid.....				
Commercial deposits subject to check.....	26,860 00	18,062 02	15,925 12	34,419 10
Commercial certificates of deposit.....	94,548 18	110,159 81	114,023 97	115,903 94
Due to banks and bankers.....		351 56	81 40	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$157,029 14	\$163,946 58	\$167,026 43	\$188,714 97

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND [LENOX P. O.].

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, *Vice President*; FRANK J. HIRT, *Cashier*.

DIRECTORS—W. F. Switzer, Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar C. Lungerhausen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$80,237 10	\$81,382 20	\$90,832 46	\$102,906 27
Bonds, mortgages and securities.....	93,895 58	94,118 22	106,909 24	105,582 71
Premiums paid on bonds.....				
Overdrafts.....	101 44	1 56	21 37	1,250 25
Banking house.....				
Furniture and fixtures.....	1,590 00	1,590 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,221 09	1,921 33	8,361 14	3,382 18
United States bonds.....				
Due from banks in reserve cities.....	35,493 23	33,237 59	29,343 02	30,688 61
Exchange for clearing house.....				
U. S. and National bank currency.....	8,991 00	6,685 00	4,753 00	4,003 00
Gold coin.....	4,090 00	5,172 50	5,610 00	5,660 00
Silver coin.....	271 85	74 50	605 40	440 50
Nickels and cents.....	140 76	122 79	38 92	64 38
Checks, cash items and internal revenue account.....	308 30	308 74	325 70	479 28
Totals.....	\$227,335 35	\$224,514 43	\$248,200 25	\$255,917 13
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,067 78	3,828 39	2,492 97	3,938 23
Dividends unpaid.....	20 00			
Commercial deposits subject to check.....	10,624 78	13,157 62	16,186 92	22,084 33
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	134,801 39	134,577 71	151,508 82	147,596 55
Savings certificates of deposit.....	53,801 40	46,950 71	51,511 54	55,798 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$227,335 35	\$224,514 43	\$248,200 25	\$255,917 13

STATE BANKING DEPARTMENT.

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

E. R. MATHEWS, *President*; MARVIL I. BRABB, *Vice President*; H. J. TAYLOR, *Cashier*;
H. A. CASE, *Assistant Cashier*.

DIRECTORS.—E. R. Mathews, Harry J. Taylor, John A. Brewer, Wm. H. Barnes, Marvil I. Brabb,
L. E. Bodell, Lewis C. Axford.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$75,558 22	\$72,015 17	\$61,043 36	\$67,971 35
Bonds, mortgages and securities.....	40,695 65	41,174 55	49,145 22	49,147 66
Premiums paid on bonds.....				
Overdrafts.....	196 03	529 87	593 10	810 22
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	21,708 39	22,456 16	10,465 18	13,061 41
United States bonds.....				
Due from banks in reserve cities.....	17,761 93	25,225 96	9,636 86	9,933 68
Exchange for clearing house.....				
U. S. and National bank currency.....	3,488 00	2,491 00	3,082 00	4,440 00
Gold coin.....	500 00	645 00	1,020 00	1,020 00
Silver coin.....	2,037 90	1,579 20	435 20	485 25
Nickels and cents.....	156 42	174 11	186 75	95 63
Checks, cash items and internal revenue account.....	3,161 18	47 00	62 70	479 02
Totals.....	\$165,257 72	\$166,408 02	\$155,670 47	\$167,444 22
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	2,775 73	2,968 92	3,649 33	4,313 34
Dividends unpaid.....				
Commercial deposits subject to check.....	20,883 24	24,148 06	17,331 90	23,688 43
Commercial certificates of deposit.....	581 21	4,127 02	83 26	282 80
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	40,820 17	31,941 42	35,843 09	35,706 58
Savings certificates of deposit.....	75,157 37	78,202 60	73,762 89	73,453 07
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$ 65,257 72	\$166,408 02	\$155,670 47	\$167,444 22

No. 194.

ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

MARVIL I. BRABB, *President*; ENOS R. MATHEWS, *Vice President*; LEVANT E. BEDELL, *Cashier*;
HENRY S. EVANS, *Assistant Cashier*; DWIGHT N. LOWELL, *Attorney*.

DIRECTORS.—Marvil I. Brabb, Enos R. Mathews, Edward C. Newbury, Henry S. Evans, Levant E. Bedell, Dwight N. Lowell, Moses A. Giddings.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$241,088 81	\$245,477 65	\$245,832 48	\$254,608 92
Bonds, mortgages and securities.....	205,821 77	209,834 86	256,559 06	250,345 26
Premiums paid on bonds.....				
Overdrafts.....	407 07	772 97	387 06	689 26
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....	4,200 00	4,200 00	3,736 63	9,714 53
Due from other banks and bankers (not reserve cities).....	3,624 24	1,798 57	235 00	3,839 37
United States bonds.....				
Due from banks in reserve cities.....	63,258 91	84,544 32	59,445 66	52,462 78
Exchange for clearing house.....				
U. S. and National bank currency.....	6,783 00	13,900 00	4,182 00	6,629 00
Gold coin.....	6,180 00	6,375 00	7,480 00	8,420 00
Silver coin.....	3,644 85	2,378 45	1,877 40	2,837 96
Nickels and cents.....	162 85	111 57	157 36	107 38
Checks, cash items and internal revenue account.....	596 68	2,788 24	1,010 94	1,810 33
Totals.....	\$540,663 18	\$577,181 63	\$585,833 62	\$596,415 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,243 12	11,026 83	12,158 31	15,548 29
Dividends unpaid.....			375 00	98 00
Commercial deposits subject to check.....	38,373 64	44,143 48	30,868 81	35,300 18
Commercial certificates of deposit.....	1,734 73	4,133 87	768 25	1,477 42
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	380,149 27	401,896 98	411,809 25	417,927 52
Savings certificates of deposit.....	50,162 42	55,980 97	69,864 00	66,064 42
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$540,663 18	\$577,181 63	\$585,833 62	\$596,415 78

STATE BANKING DEPARTMENT.

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

AMMI W. WRIGHT, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Second Vice President and Manager*; A. W. FIELD, *Cashier*; T. W. STALKER, *Assistant Cashier*; S. S. ROBY, *Assistant Cashier*.

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Arthur Hill, Ammi W. Wright, A. P. Bliss, A. P. Brewer, Wm. Schuette, Ralph Loveland, F. G. Palmerton, Thomas Jackson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,634,405 66	\$1,947,814 33	\$1,923,345 97	\$1,948,773 79
Bonds, mortgages and securities.....	473,512 80	348,180 05	277,148 70	173,735 07
Premiums paid on bonds.....	2,446 37	2,571 37		
Overdrafts.....	201 09	353 56	248 27	204 04
Banking house.....	25,700 00	25,700 00	25,700 00	25,700 00
Furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....	6,489 96	508 47		
Due from other banks and bankers (not reserve cities).....	2,970 18	2,070 51	1,367 87	4,225 25
United States bonds.....				
Due from banks in reserve cities.....	333,782 19	168,557 04	307,171 47	289,536 84
Exchange for clearing house.....	5,339 62	6,307 52	7,808 57	4,766 77
U. S. and National bank currency.....	90,622 09	106,785 00	79,239 00	93,689 00
Gold coin.....	56,122 50	56,847 50	55,232 50	56,695 00
Silver coin.....	6,042 10	4,304 75	3,640 40	5,569 65
Nickels and cents.....	359 49	222 34	609 94	441 66
Checks, cash items and internal revenue account.....	379 33	1,706 28	1,136 80	332 38
Totals.....	\$2,644,373 29	\$2,677,928 72	\$2,688,709 49	\$2,609,669 45
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	55,182 12	63,440 25	70,509 70	75,562 39
Dividends unpaid.....	50 00		50 00	
Commercial deposits subject to check.....	1,128,878 43	1,175,507 64	1,300,317 31	1,204,858 47
Commercial certificates of deposit.....	901,671 55	923,277 82	852,745 09	833,123 91
Due to banks and bankers.....	258,591 19	215,703 01	159,387 39	196,124 68
Certified checks.....			5,700 00	
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,644,373 29	\$2,677,928 72	\$2,688,709 49	\$2,609,669 45

No. 38.

PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.DIRECTORS.—G. Corning, John J. Rupp, J. Schwartz, William B. Baum, J. F. Boynton, L. P. Mason
H. T. Wickes, W. C. McClure, R. H. Roys, F. P. Brewer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$372,109 30	\$336,173 05	\$435,491 29	\$460,323 26
Bonds, mortgages and securities.....	106,654 30	112,014 00	114,877 19	115,459 23
Premiums paid on bonds.....				
Overdrafts.....	169 06	73 53	517 17	5,776 50
Banking house.....				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	8,210 30	7,610 30	7,071 44	5,921 44
Due from other banks and bankers (not reserve cities).....	19,048 62	16,197 60	17,856 21	19,931 05
United States bonds.....				
Due from banks in reserve cities.....	186,134 58	117,186 27	152,430 29	152,506 54
Exchange for clearing house.....	551 54	13,362 31	2,231 44	593 06
U. S. and National bank currency.....	24,799 00	23,062 00	19,536 00	25,687 00
Gold coin.....	14,277 50	13,145 00	14,279 40	15,714 40
Silver coin.....	1,411 05	1,639 15	1,293 50	1,171 70
Nickels and cents.....	395 23	124 82	239 30	79 90
Checks, cash items and internal revenue account.....	295 85	219 87	151 40	2,209 06
Totals.....	\$738,846 51	\$704,597 58	\$770,763 31	\$810,167 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less current expenses, inter- est and taxes paid.....	6,266 01	6,023 72	9,484 42	12,510 54
Dividends unpaid.....				
Commerical deposits subject to check.....	177,086 09	148,421 85	223,475 11	210,662 11
Commercial certificates of deposit.....	93,696 45	96,662 06	92,270 95	90,962 06
Due to banks and bankers.....	9 43	959 40		
Certified checks.....				2,000 00
Treasurer's checks outstanding.....	506 55	258 35	307 55	156 55
Savings deposits.....	381,331 98	372,272 20	365,225 29	413,876 56
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$738,846 51	\$704,597 58	\$770,763 31	\$810,167 82

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; CHARLES A. KHUEN, *Secretary and Treasurer*.

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen, Aaron T. Bliss, John L. Jackson, Ezra G. Rust, Helon B. Allen, Anton W. Achard.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$267,759 67	\$286,897 96	\$309,145 16	\$288,508 54
Bonds, mortgages and securities.....	255,063 95	268,440 27	223,726 43	286,238 12
Premiums paid on bonds.....	805 50	2,173 50	2,123 50	2,073 50
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,318 72	1,187 00	1,187 00	1,070 00
Other real estate.....	3,662 91	3,671 91	3,526 68	3,396 18
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	121,415 22	98,394 83	83,502 13	121,836 78
Exchange for clearing house.....		5,019 06		100 60
U. S. and National bank currency.....	16,388 00	8,682 00	14,355 00	12,496 00
Gold coin.....	10,225 00	10,145 00	10,350 00	10,555 00
Silver coin.....	1,184 20	1,074 95	1,294 70	957 80
Nickels and cents.....	73 38	63 22	54 84	44 55
Checks, cash items and internal revenue account.....	83 02	77 69	34 66	323 89
Totals.....	\$677,969 57	\$685,827 41	\$709,300 10	\$727,599 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, inter- est and taxes paid.....	4,547 31	8,815 71	8,564 46	13,232 29
Dividends unpaid.....	175 00	25 00	165 00	
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	548,309 01	545,572 93	571,290 90	582,664 22
Savings certificates of deposit.....	24,938 25	31,413 77	29,279 74	31,703 45
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$677,969 57	\$685,827 41	\$709,300 10	\$727,599 96

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*;
CHARLES M. COPLIN, *Assistant Treasurer*.DIRECTORS.—Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow,
Henry C. Potter, W. F. Potter, Charles M. Coplin, Farnham Lyon, Otto Schupp.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$291,182 27	\$306,999 24	\$345,166 44	\$343,177 44
Bonds, mortgages and securities.....	1,795,751 64	1,859,087 42	1,818,403 96	1,836,077 81
Premiums paid on bonds.....	22,496 63	26,897 88	23,129 20	24,004 20
Overdrafts	545 77	559 41	59 66	189 42
Banking house	55,000 00	56,600 00	63,625 24	60,887 09
Furniture and fixtures.....	4,300 00	4,300 00	4,300 00	4,300 00
Other real estate.....	11,865 43	9,320 98	5,348 02	5,424 50
Due from other banks and bankers (not reserve cities).....	31,435 16	44,460 30	30,684 86	14,181 48
United States bonds.....				
Due from banks in reserve cities.....	287,665 57	249,361 20	308,665 24	273,233 18
Exchange for clearing house.....	1,584 57	3,664 82	5,095 61	1,644 62
U. S. and National bank currency.....	81,944 50	60,589 50	48,743 00	66,647 00
Gold coin	70,592 25	70,300 00	70,584 00	70,507 50
Silver coin	11,614 10	11,618 50	1,211 45	3,566 85
Nickels and cents.....	91 69	105 13	50 46	67 21
Checks, cash items and internal revenue account	67 12	39 57	100 60	26 70
Totals	\$2,667,136 70	\$2,708,843 95	\$2,720,197 74	\$2,702,942 00
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	67,007 65	59,884 22	84,252 05	77,020 64
Dividends unpaid				
Commercial deposits subject to check.....	144,434 74	128,143 29	135,582 91	126,251 07
Commercial certificates of deposit.....	145,625 30	162,259 48	146,201 80	148,217 03
Due to banks and bankers.....			178 17	
Certified checks				
Cashier's checks outstanding.....		1,000 00		
Savings deposits	2,160,069 01	2,202,556 96	2,203,982 81	2,201,453 26
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$2,667,136 70	\$2,708,843 95	\$2,720,197 74	\$2,702,942 00

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President*; JUSTIN R. WHITING, *Vice President*; RUSS S. JENKS, *Cashier*;
 GEORGE E. WOLVIN, *Assistant Cashier*.

DIRECTORS.—Edward C. Recor, Justin R. Whiting, Wm. L. Jenks, John H. Jenks, Franklin Moore,
 Charles Beyschlag, Charles C. Jenks.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$227,191 47	\$229,519 22	\$227,404 74	\$250,975 61
Bonds, mortgages and securities.....	53,861 20	52,526 20	55,844 70	55,844 70
Premiums paid on bonds.....	133 50	133 50		
Overdrafts	730 61	630 68	848 58	250 34
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,800 00	1,800 00		
Other real estate.....	400 00	400 00		
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	58,488 43	33,000 40	38,096 91	30,204 80
Exchange for clearing house.....				
U. S. and National bank currency.....	3,216 00	6,877 00	3,951 00	5,076 00
Gold coin	6,512 50	6,735 00	6,565 00	6,920 00
Silver coin	545 90	418 00	1,200 70	575 00
Nickels and cents.....	126 89	41 35	25 74	67 44
Checks, cash items and internal revenue account	128 24	194 42	962 84	1,233 44
Totals	\$356,634 74	\$335,644 77	\$338,400 21	\$355,752 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,213 98	13,088 71	9,497 13	12,909 08
Dividends unpaid	100 00	40 00		
Commercial deposits subject to check.....	62,018 23	29,005 34	42,894 00	45,051 17
Commercial certificates of deposit.....	2,491 18	22,331 57	1,685 17	6,456 85
Due to banks and bankers.....				
Certified checks			1,000 00	60 00
Cashier's checks outstanding.....			30 00	30 00
Savings deposits	163,158 81	135,693 89	158,549 14	167,981 79
Savings certificates of deposit.....	57,652 54	64,485 26	64,744 77	63,313 49
Notes and bills rediscounted.....				
Bills payable		11,000 00		
Totals	\$356,634 74	\$335,644 77	\$338,400 21	\$355,752 33

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*; R. C. DEXTER, *Assistant Treasurer*.

DIRECTORS.—Albert J. Baldwin, Cooley E. Ball, Warner Bunday, John Hicks, P. E. Walworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. De Witt.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$34,021 97	\$28,701 58	\$25,142 97	\$24,119 08
Bonds, mortgages and securities.....	255,272 01	281,991 01	300,506 08	320,436 36
Premiums paid on bonds.....	5,434 97	7,242 47	6,787 47	6,787 47
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		7,540 00	4,660 56	21,933 77
United States bonds.....				
Due from banks in reserve cities.....	96,316 06	66,616 65	66,558 00	33,558 00
Exchange for clearing house.....				
U. S. and National bank currency.....	7,625 00	15,885 00	4,684 00	10,341 00
Gold coin.....	11,065 00	11,005 00	11,020 00	11,020 00
Silver coin.....	139 08	119 83	1,514 08	1,492 33
Nickels and cents.....	1 85	2 05	6 04	1 97
Checks, cash items and internal revenue account.....		15 00		50 10
Totals.....	\$409,895 94	\$419,118 59	\$420,879 80	\$429,740 07
Liabilities.				
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid.....	3,304 66	2,080 98	2,851 55	524 97
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	342,034 40	349,967 86	357,609 82	375,019 08
Savings certificates of deposit.....	30,956 88	33,489 75	26,518 43	20,596 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$409,895 94	\$419,118 59	\$420,879 80	\$429,740 07

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; J. H. CORBIT, *Vice President*; JOHN W. FITZGERALD, *Cashier*.

DIRECTORS.—John H. Corbit, O. W. Munger, Jesse Sullivan, Porter K. Perrin, J. W. Fitzgerald, G. E. Corbin, Otis Fuller, Geo. W. Emmons, C. T. Babcock.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$169,576 19	\$171,542 48	\$185,323 39	\$177,505 23
Bonds, mortgages and securities.....	97,045 89	111,423 55	104,382 84	124,083 28
Premiums paid on bonds.....				
Overdrafts.....	1,308 36	1,165 79	515 88	1,855 00
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	11,911 59	11,736 59	10,891 64	10,891 64
Due from other banks and bankers (not reserve cities).....	171 62		800 00	1,013 33
United States bonds.....				
Due from banks in reserve cities.....	81,740 26	58,231 69	35,957 33	58,083 21
Exchange for clearing house.....	64 77	66 86	106 33	418 86
U. S. and National bank currency.....	8,565 00	9,986 00	7,447 00	12,433 00
Gold coin.....	6,355 00	6,280 00	6,200 00	6,420 00
Silver coin.....	1,369 00	1,605 00	2,375 00	1,837 00
Nickels and cents.....	107 47	219 57	164 19	73 11
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$389,313 15	\$383,317 53	\$365,201 60	\$405,563 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	7,500 00	7,800 00	7,800 00
Undivided profits, less current expenses, inter- est and taxes paid.....	2,433 01	3,350 89	686 54	2,658 18
Dividends unpaid.....				
Commercial deposits subject to check.....	93,769 28	89,048 60	71,479 04	80,368 93
Commercial certificates of deposit.....	150,961 63	149,883 46	150,043 66	170,406 17
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	84,649 23	83,534 38	85,192 36	94,331 38
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$389,313 15	\$383,317 53	\$365,201 60	\$405,563 66

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; O. O. JORDAN, *Cashier*;
C. B. WINSLOW, *Assistant Cashier*.DIRECTORS.—E. A. Graham, A. W. Wells, John Wallace, James Forbes, O. O. Jordan,
John H. Graham.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$171,598 97	\$178,928 45	\$182,109 86	\$171,587 77
Bonds, mortgages and securities.....	42,894 98	35,235 00	65,285 00	68,086 00
Premiums paid on bonds.....	105 00	105 00	105 00	105 00
Overdrafts.....	731 70	713 48	851 51	637 35
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,000 00	2,000 00	2,408 36	2,453 36
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,094 87	7,592 75	12,567 13	4,584 50
United States bonds.....				
Due from banks in reserve cities.....	109,485 04	72,730 07	202,921 59	197,061 31
Exchange for clearing house.....	1,584 84	638 14	2,439 98	611 48
U. S. and National bank currency.....	23,023 00	26,143 00	23,805 00	26,852 00
Gold coin.....	5,000 00	5,300 00	5,000 00	5,210 00
Silver coin.....	1,105 00	971 15	3,145 25	2,137 90
Nickels and cents.....	297 89	308 05	257 83	196 52
Checks, cash items and internal revenue account.....	838 90	855 68	484 10	458 04
Totals.....	\$366,310 14	\$337,000 77	\$455,815 61	\$454,370 23
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,556 48	3,111 28	2,178 40	6,829 72
Dividends unpaid.....				
Commercial deposits subject to check.....	278,127 99	245,779 24	354,985 92	354,556 07
Commercial certificates of deposit.....	25,738 06	27,080 70	37,866 97	31,990 09
Due to banks and bankers.....				
Certified checks.....	50 00	150 00	200 00	
Cashier's checks outstanding.....	737 61	929 55	583 32	994 35
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$366,310 14	\$337,000 77	\$455,815 61	\$454,370 23

COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

LEMUEL SAVIERS, *President*; JAMES O. HILTON, *Vice President*; FRED H. BERNARD, *Cashier*.DIRECTORS.—J. O. Hilton, A. S. McIntyre, Nathaniel White, Parker Merrill, Lemuel Saviers,
J. W. Bernard, C. C. Barton.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$97,312 13	\$106,507 16	\$128,501 31	\$123,012 70
Bonds, mortgages and securities.....	24,677 23	26,783 85	32,183 85	37,479 09
Premiums paid on bonds.....				
Overdrafts.....	658 17	497 91	696 52	511 69
Banking house.....				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	444 41	129 92	182 61	201 30
United States bonds.....				
Due from banks in reserve cities.....	89,602 64	89,538 41	44,807 92	48,926 67
Exchange for clearing house.....				
U. S. and National bank currency.....	11,866 00	5,961 00	8,530 00	3,704 00
Gold coin	1,460 00	1,715 00	2,155 00	1,243 00
Silver coin.....	1,359 00	1,195 00	1,555 75	812 00
Nickels and cents.....	84 91	83 71	143 41	141 48
Checks, cash items and internal revenue account.....	247 32	51 41	906 16	22 98
Totals.....	\$229,578 93	\$234,340 49	\$221,538 65	\$217,932 08
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,200 00	3,200 00	3,200 00	3,200 00
Undivided profits, less current expenses, interest and taxes paid.....	196 01	1,072 47	2,709 14	3,648 54
Dividends unpaid				
Commercial deposits subject to check.....	56,127 52	45,102 64	28,562 28	31,182 80
Commercial certificates of deposit.....	5 00	5 00	5 00	5 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits.....	30,391 29	40,915 17	37,351 24	35,101 79
Savings certificates of deposit.....	114,659 11	119,045 21	124,710 99	119,793 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$229,578 93	\$234,340 49	\$221,538 65	\$217,932 03

STATE BANKS OF MICHIGAN.

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No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; JOHN FRAZER, *Vice President*; B. A. CHURCH, *Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, John Frazer, H. J. Tuger, D. E. Harrison.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$71,523 69	\$70,610 29	\$105,686 53	\$125,962 74
Bonds, mortgages and securities.....	11,640 10	18,959 10	34,550 28	32,506 50
Premiums paid on bonds.....				
Overdrafts	75 41	239 35	65 86	401 59
Banking house				
Furniture and fixtures.....	1,500 00	1,500 00	1,475 00	1,475 00
Other real estate.....	1,293 43	1,143 43	731 00	731 00
Due from other banks and bankers (not reserve cities).....	1,213 28	5,106 10	900 13	1,231 46
United States bonds.....				
Due from banks in reserve cities.....	50,292 40	39,849 58	49,428 68	56,476 71
Exchange for clearing house.....				
U. S. and National bank currency.....	7,467 00	8,336 00	4,558 00	15,769 00
Gold coin	1,850 00	1,030 00	2,365 00	1,860 00
Silver coin	1,192 00	975 00	2,006 80	1,299 00
Nickels and cents.....	256 12	292 71	339 01	285 03
Checks, cash items and internal revenue account	79 66	271 96	149 12	253 03
Totals	\$148,383 09	\$148,313 52	\$201,545 41	\$208,251 06
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	668 89	953 39	2,293 10	3,449 33
Dividends unpaid	162 50	162 50	162 50	162 50
Commercial deposits subject to check.....	41,046 56	43,692 03	60,260 89	65,950 00
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	200 00			24 00
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	78,805 14	76,005 60	111,328 92	111,165 23
Notes and bills rediscounted.....				
Bills payable				
Totals	\$148,383 09	\$148,313 52	\$201,545 41	\$208,251 06

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, *Vice President*; B. P. DAVENPORT, *Cashier*.DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,
G. C. Townsend, John Gordon.

Resources.	Report of	Report of	Report of	Report of Nov. 23.
Loans and discounts.....				\$53,645 08
Bonds, mortgages and securities.....				87,990 00
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				2,107 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....				52,534 08
Exchange for clearing house.....				
U. S. and National bank currency.....				5,137 00
Gold coin				2,430 00
Silver coin				573 30
Nickels and cents.....				52 57
Checks, cash items and internal revenue account				257 84
Totals				\$206,023 27
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				216 14
Dividends unpaid				
Commercial deposits subject to check.....				64,160 83
Commercial certificates of deposit.....				
Due to banks and bankers.....				3,924 41
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				100,275 31
Savings certificates of deposit.....				12,445 58
Notes and bills rediscounted.....				
Bills payable				
Totals				\$206,023 27

No. 231.

STATE BANK OF SANILAC CENTRE, SANILAC CENTRE.

Organized May 23, 1901.

A. E. SLEEPER, *President*; JAMES MCCABEN, *Vice President*; A. R. SCHELL, *Cashier*;
O. A. MUNN, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., B. R. Noble, James McCaren.

Resources.	Report of Feb. 25	Report of April 30	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$36,067 44	\$39,936 67	\$54,308 68	\$55,927 76
Bonds, mortgages and securities.....	5,432 32	4,553 05	8,272 72	11,123 50
Premiums paid on bonds.....				
Overdrafts.....	665 45	149 05	1,397 74	808 91
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,185 07	1,248 72	1,265 50	1,265 50
Other real estate.....			1,000 00	1,000 00
Due from other banks and bankers (not reserve cities).....	347 17	222 74	2,170 00	
United States bonds.....				
Due from banks in reserve cities.....	9,410 22	15,933 57	5,143 30	10,510 13
Exchange for clearing house.....	1,316 10			
U. S. and National bank currency.....	3,763 00	4,366 00	1,233 00	2,651 00
Gold coin.....	1,590 00	2,015 00	165 00	220 00
Silver coin.....	115 84	275 25	977 00	404 80
Nickels and cents.....	4 37	7 09	3 19	77
Checks, cash items and internal revenue account.....	420 98	1,334 35	453 69	1,514 56
Totals.....	\$62,317 96	\$72,041 49	\$78,390 02	\$87,426 93
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		400 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,749 23	275 96	1,105 08	1,530 41
Dividends unpaid.....				
Commercial deposits subject to check.....	17,014 86	19,891 60	25,371 94	26,570 01
Commercial certificates of deposit.....	23,170 62	30,427 07	29,993 63	37,130 43
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	383 25	1,046 86	1,519 37	1,796 08
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$62,317 96	\$72,041 49	\$78,390 02	\$87,426 93

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, *Vice President*; B. P. DAVENPORT, *Cashier*.DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,
G. C. Townsend, John Gordon.

Resources.	Report of	Report of	Report of	Report of Nov. 23.
Loans and discounts.....				\$53,645 08
Bonds, mortgages and securities.....				87,990 00
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				3,107 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....				52,824 08
Exchange for clearing house.....				
U. S. and National bank currency.....				5,187 00
Gold coin				3,420 00
Silver coin				578 30
Nickels and cents.....				52 87
Checks, cash items and internal revenue account				257 84
Totals				\$206,023 27
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				216 14
Dividends unpaid				
Commercial deposits subject to check.....				64,160 83
Commercial certificates of deposit.....				
Due to banks and bankers.....				3,984 41
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				100,275 31
Savings certificates of deposit.....				12,446 58
Notes and bills rediscounted.....				
Bills payable				
Totals				\$206,023 27

STATE BANKS OF MICHIGAN.

No. 231.

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STATE BANK OF SANILAC CENTRE, SANILAC CENTRE.

Organized May 23, 1901.

A. E. SLEEPER, President; JAMES MCCABEN, Vice President; A. R. SCHELL, Cashier;
O. A. MUNN, Assistant Cashier.

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., B. R. Noble, James McCaren.

Resources.	Report of Feb. 25	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$36,087 44	\$39,936 67	\$54,308 68	\$55,927 76
Bonds, mortgages and securities.....	5,432 82	4,558 05	8,273 72	11,123 50
Premiums paid on bonds.....				
Overdrafts.....	665 45	149 05	1,397 74	808 91
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,185 07	1,248 72	1,265 50	1,265 50
Other real estate.....			1,000 00	1,000 00
Due from other banks and bankers (not reserve cities).....	347 17	222 74	2,170 00	
United States bonds.....	9,410 22	15,933 97	5,143 30	10,510 13
Due from banks in reserve cities.....	1,316 10			
Exchange for clearing house.....	3,763 80	4,306 00	1,223 00	2,651 00
U. S. and National bank currency.....	1,500 00	2,045 00	165 00	320 00
Gold coin.....	115 84	275 25	977 00	404 80
Silver coin.....	4 37	7 69	3 19	77
Nickels and cents.....	429 98	1,384 35	453 89	1,514 56
Checks, cash items and internal revenue account.....				
Totals.....	\$82,317 26	\$72,041 49	\$78,390 02	\$87,426 93
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses interest and taxes paid.....	\$22,000 00	\$22,000 00	\$20,000 00	\$20,000 00
Dividends unpaid.....	400 00	400 00	400 00	400 00
Commercial deposits subject to check.....	1,729 23	275 95	1,105 08	1,530 41
Commercial certificates of deposit.....				
Due to banks and bankers.....	17,241 25	19,891 00	25,371 94	26,370 94
Certified checks.....	2,229 02	29,627 07	29,993 63	37,139 48
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....		1,046 86	1,512 32	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$82,317 26	\$72,041 49	\$78,390 02	\$87,426 93

No. 200.

TRUMAN MOSS STATE BANK, SANILAC CENTRE.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS-ANKETELL, *Vice President*;
CHARLES J. OLSON, *Cashier*.DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills-Anketell, Thomas J. Anketell, John O'Connor,
Jeremiah O'Connor.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$44,956 26	\$48,480 05	\$54,025 05	\$51,505 23
Bonds, mortgages and securities.....	6,192 50	4,529 00	3,089 00	3,569 00
Premiums paid on bonds.....				
Overdrafts	1,228 20	95 15	507 07	290 52
Banking house	1,577 68	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	306 75	306 75	306 75	306 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				57 27
United States bonds.....				
Due from banks in reserve cities.....	6,961 11	1,783 58	1,618 61	23,431 90
Exchange for clearing house.....				
U. S. and National bank currency.....	5,231 00	2,534 00	1,289 00	3,128 90
Gold coin	695 00	425 00	725 00	805 00
Silver coin	409 10	180 10	499 40	79 50
Nickels and cents.....	23 49	21 23	37 70	28 08
Checks, cash items and internal revenue account	79 44	18 40	48 23	71 18
Totals	\$67,710 53	\$60,021 54	\$64,334 09	\$85,001 50
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	500 00	800 00	800 00	800 00
Undivided profits, less current expenses, interest and taxes paid.....	4,141 61	1,308 09	2,423 09	2,943 98
Dividends unpaid				
Commercial deposits subject to check.....	24,710 23	20,031 23	16,071 35	24,732 94
Commercial certificates of deposit.....	18,256 70	17,074 48	24,440 25	21,524 63
Due to banks and bankers.....	101 99	222 74		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				5,000 00
Totals	\$67,710 53	\$60,021 54	\$64,334 09	\$85,001 50

STATE BANKS OF MICHIGAN.

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No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President*; ABNER F. NOYES, *Cashier*.

DIRECTORS.—Stephen M. Crawford, Joseph J. Granger, George Liverton, Samuel E. Tucker, Lewis C. David, Hiram N. Lee, Francis S. Brower.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$28,015 74	\$36,998 66	\$56,548 39	\$62,101 92
Bonds, mortgages and securities.....	28,659 04	39,148 27	48,291 27	51,517 66
Premiums paid on bonds.....				
Overdrafts.....	24 85		4 86	88
Banking house.....	1,200 00	1,200 00	1,200 00	1,225 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....		25 00		
United States bonds.....				
Due from banks in reserve cities.....	57,970 52	38,952 86	40,367 91	36,415 74
Exchange for clearing house.....				
U. S. and National bank currency.....	6,316 00	6,958 00	2,795 00	7,425 00
Gold coin.....	1,510 00	1,600 00	2,190 00	2,395 00
Silver coin.....	317 55	234 70	357 15	691 05
Nickels and cents.....	27 11	26 77	82 14	66 66
Checks, cash items and internal revenue ac- count.....	39 90	1,707 55	326 99	402 73
Totals.....	\$124,880 71	\$127,646 81	\$147,963 71	\$163,108 64
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	117 98	117 98	122 08	122 08
Undivided profits, less current expenses, in- terest and taxes paid.....	165 81	464 99	152 79	676 77
Dividends unpaid.....				
Commercial deposits subject to check.....	26,663 26	26,468 85	26,658 28	25,865 65
Commercial certificates of deposit.....	100 00			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	77,635 16	80,594 99	100,970 56	116,379 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$124,880 71	\$127,646 81	\$147,963 71	\$163,108 64

No. 200.

TRUMAN MOSS STATE BANK, SANILAC CENTRE.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS-ANKETELL, *Vice President*;
CHARLES J. OLSON, *Cashier*.DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills-Anketell, Thomas J. Anketell, John O'Connor,
Jeremiah O'Connor.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$44,956 26	\$48,480 65	\$54,625 65	\$51,505 93
Bonds, mortgages and securities.....	6,192 50	4,529 00	3,089 00	3,569 00
Premiums paid on bonds.....				
Overdrafts	1,228 20	95 15	507 67	290 52
Banking house	1,577 68	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	366 75	366 75	366 75	366 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				57 27
United States bonds.....				
Due from banks in reserve cities.....	6,961 11	1,733 56	1,618 61	23,431 99
Exchange for clearing house.....				
U. S. and National bank currency.....	5,231 00	2,534 00	1,229 00	3,123 00
Gold coin	695 00	425 00	725 00	895 00
Silver coin	409 10	180 10	429 40	79 50
Nickels and cents.....	23 49	21 23	37 70	23 68
Checks, cash items and internal revenue account	79 44	18 40	48 23	71 13
Totals	\$67,710 53	\$60,021 54	\$54,334 69	\$35,001 50
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	500 00	800 00	800 00	800 00
Undivided profits, less current expenses, interest and taxes paid.....	4,141 61	1,308 09	2,423 09	2,943 98
Dividends unpaid				
Commercial deposits subject to check.....	24,710 23	20,621 23	16,671 35	34,723 94
Commercial certificates of deposit.....	18,256 70	17,074 48	24,440 25	21,524 63
Due to banks and bankers.....	101 09	222 74		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				5,000 00
Totals	\$67,710 53	\$60,021 54	\$54,334 69	\$35,001 50

STATE BANKS OF MICHIGAN.

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No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President*; ABNER F. NOYES, *Cashier*.

DIRECTORS.—Stephen M. Crawford, Joseph J. Granger, George Liverton, Samuel E. Tucker, Lewis C. David, Hiram N. Lee, Francis S. Brower.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$28,015 74	\$36,998 66	\$56,548 39	\$62,101 92
Bonds, mortgages and securities.....	28,659 04	39,148 27	48,291 27	51,517 66
Premiums paid on bonds.....				
Overdrafts.....	24 85		4 86	88
Banking house.....	1,200 00	1,200 00	1,200 00	1,225 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....		25 00		
United States bonds.....				
Due from banks in reserve cities.....	57,970 52	38,362 86	40,307 91	36,415 74
Exchange for clearing house.....				
U. S. and National bank currency.....	6,316 00	6,968 00	2,795 00	7,485 00
Gold coin.....	1,510 00	1,600 00	2,190 00	2,395 00
Silver coin.....	317 55	234 70	357 15	691 05
Nickels and cents.....	27 11	26 77	82 14	68 66
Checks, cash items and internal revenue ac- count.....	39 90	1,707 55	326 99	402 73
Totals.....	\$124,880 71	\$127,646 81	\$147,963 71	\$163,108 64
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	117 98	117 98	122 08	122 08
Undivided profits, less current expenses, in- terest and taxes paid.....	165 31	464 99	152 79	676 77
Dividends unpaid.....				
Commercial deposits subject to check.....	25,862 26	26,468 85	26,658 28	25,865 65
Commercial certificates of deposit.....	100 00			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	77,635 16	80,594 99	100,970 56	116,379 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$124,880 71	\$127,646 81	\$147,963 71	\$163,108 64

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler, Albert L. Ferguson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$470,606 91	\$450,857 04	\$494,145 61	\$485,330 09
Bonds, mortgages and securities.....	165,178 82	162,733 32	161,115 32	156,057 57
Premiums paid on bonds.....				
Overdrafts.....	228 82	797 93	1,742 17	4,125 13
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	3,770 38	3,770 38	3,795 38	3,795 38
Other real estate.....	1,692 74	1,697 74	1,510 70	670 88
Due from other banks and bankers (not reserve cities).....	2,315 98	5,497 39	5,275 37	3,923 12
United States bonds.....				
Due from banks in reserve cities.....	104,936 28	64,192 63	163,882 12	168,419 86
Exchange for clearing house.....	1,191 02	1,508 72	6,190 64	11,044 14
U. S. and National bank currency.....	24,103 00	33,527 00	36,236 00	48,070 00
Gold coin.....	5,805 00	1,970 00	6,960 00	3,535 00
Silver coin.....	2,539 74	3,785 18	2,657 45	5,423 80
Nickels and cents.....	208 25	273 88	293 75	347 56
Checks, cash items and internal revenue account.....	235 71	235 71	235 71	235 71
Totals.....	\$817,814 65	\$765,841 92	\$919,069 22	\$925,978 84
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,194 22	12,456 97	3,672 14	8,774 84
Dividends unpaid.....				
Commercial deposits subject to check.....	324,248 14	284,548 57	386,043 50	392,264 18
Commercial certificates of deposit.....	56,808 79	58,539 56	83,487 32	72,550 80
Due to banks and bankers.....		2,377 50		
Certified checks.....	297 82	3,356 18	2,314 63	617 93
Cashier's checks outstanding.....		1,150 00		
Savings deposits.....	318,270 68	293,413 14	333,571 63	341,771 09
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$817,814 65	\$765,841 92	\$919,069 22	\$925,978 84

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WILLIAM T. BOPE, *Vice President*; J. T. HADWIN, *Cashier*.DIRECTORS.—Frank W. Hubbard, William T. Bope, John Ryan, Margaret M. Hadwin,
J. T. Hadwin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$31,600 41	\$24,331 87	\$31,441 45	\$30,680 71
Bonds, mortgages and securities.....	32,481 93	38,133 23	56,720 98	62,895 34
Premiums paid on bonds.....				
Overdrafts.....				74 50
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				78 61
Due from other banks and bankers (not re- serve cities).....			175 18	184 89
United States bonds.....				
Due from banks in reserve cities.....	33,586 02	25,571 33	13,087 23	17,372 36
Exchange for clearing house.....				
U. S. and National bank currency.....	3,546 00	5,054 00	4,628 00	5,922 00
Gold coin.....	120 00	475 00	780 00	700 00
Silver coin.....	100 00	88 00	370 60	347 00
Nickels and cents.....	19 14	16 49	19 07	27 38
Checks, cash items and internal revenue ac- count.....	103 10	8 83	625 62	65 90
Totals.....	\$96,506 60	\$96,728 75	\$112,848 13	\$123,348 09
Liabilities.				
Capital stock paid in.....	\$12,000 00	\$16,000 00	\$20,000 00	\$20,000 00
Surplus fund.....			110 00	110 00
Undivided profits, less current expenses, in- terest and taxes paid.....	118 64	424 30	715 18	1,586 93
Dividends unpaid.....			328 92	328 92
Commercial deposits subject to check.....	24,776 40	21,741 58	24,311 56	24,121 86
Commercial certificates of deposit.....	59,467 26	59,887 79	67,382 47	77,200 98
Due to banks and bankers.....	144 30	675 08		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$96,506 60	\$96,728 75	\$112,848 13	\$123,348 09

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. MCPHAIL, *President*; MORRICE L. WILLIAMS, *Vice President*; E. L. COLE, *Cashier*;
J. R. MEYER, *Assistant Cashier*.

DIRECTORS—C. W. McPhail, M. L. Williams, C. A. McPhail, W. S. Richardson, E. L. Cole.

Resources.	Report of Feb. 23.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$34,987 34	\$38,679 73	\$41,005 75	\$37,990 87
Bonds, mortgages and securities.....	12,129 48	17,211 88	22,947 04	21,488 65
Premiums paid on bonds.....				
Overdrafts.....				69 18
Banking house.....	808 57	1,317 13	3,968 93	5,213 42
Furniture and fixtures.....	1,200 00	1,200 00	1,300 00	1,206 40
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....	1,142 85	2,153 05	431 73	1,101 74
Bills in transit (not due from banks).....				3,847 73
United States bonds.....				
Due from banks in reserve cities.....	17,729 50	11,835 21	4,834 71	3,223 71
Exchange for clearing house.....				
U. S. and National bank currency.....	3,004 00	1,737 00	2,700 00	3,904 00
Gold coin.....	80 00	280 00	55 00	5 00
Silver coin.....	296 60	498 30	498 65	1,096 96
Nickels and cents.....	3 15	2 02	22 05	22 51
Checks, cash items and internal revenue ac- count.....	57 88	32 75	38 86	119 76
Totals.....	\$71,419 32	\$74,946 57	\$77,702 71	\$78,738 72
Liabilities.				
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, in- terest and taxes paid.....	511 29	1,373 83	2,778 58	3,799 92
Dividends unpaid.....				
Commercial deposits subject to check.....	22,663 31	20,796 45	21,639 25	17,739 70
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	19,925 45	20,889 01	19,881 69	18,842 51
Savings certificates of deposit.....	5,819 27	9,387 28	8,057 60	14,088 02
Unremitted collections.....			845 59	768 57
Notes and bills rediscounted.....				
Bills payable.....			2,000 00	1,000 00
Totals.....	\$71,419 32	\$74,946 57	\$77,702 71	\$78,738 27

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;
W. I. N. SHEPHERD, *Assistant Cashier*.DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, Maggie H. White, Martha A. Taylor,
Oliver H. Adams, N. W. Struble, W. E. Adams, W. L. Dibble.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$33,895 10	\$31,335 20	\$47,335 38	\$52,486 1
Bonds, mortgages and securities	22,770 00	24,210 00	43,470 00	44,970 00
Premiums paid on bonds			1,109 90	1,109 90
Overdrafts	1,556 91	234 12	2,160 32	2,008 81
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	650 00	650 00	650 00	650 00
Due from other banks and bankers, (not reserve cities)	25,000 00	30,000 00		
United States bonds				
Due from banks in reserve cities	44,223 52	45,567 35	48,195 46	56,086 98
Exchange for clearing house		575 43	27 87	509 17
U. S. and National bank currency	4,040 00	8,510 00	7,680 00	7,555 00
Gold coin	2,905 00	3,200 00	3,135 00	3,140 00
Silver coin	1,581 60	1,570 95	617 55	1,107 60
Nickels and cents	102 08	48 12	75 20	99 29
Checks, cash items and internal revenue account	260 08			
Totals	\$138,044 24	\$147,191 22	\$155,456 68	\$169,722 87
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	2,500 00	2,500 00	3,200 00	3,200 00
Undivided profits, less current expenses, interest and taxes paid	946 71	1,370 66	1,378 76	2,176 41
Dividends unpaid				
Commercial deposits subject to check	43,375 22	43,262 70	42,233 78	49,065 58
Commercial certificates of deposit	71,222 31	79,853 43	88,644 14	95,257 07
Due to banks and bankers		204 43		23 81
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$138,044 24	\$147,191 22	\$155,456 68	\$169,722 87

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS.—W. S. Bradley, John C. Merson, R. T. Pierce, O. M. Vaughan, Silas M. Trowbridge, L. F. Otis, James K. Barden, C. W. Williams, L. A. Spencer, W. H. Hurlbut, T. A. Bixby.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$155,863 08	\$142,416 31	\$199,209 56	\$223,760 11
Bonds, mortgages and securities.....	69,562 66	74,227 66	77,610 85	98,362 52
Premiums paid on bonds.....				510 50
Overdrafts.....	294 77	534 69	986 05	595 17
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	40,806 58	66,823 12	134,865 21	38,883 48
Exchange for clearing house.....		2,496 12		1,730 52
U. S. and National bank currency.....	7,575 00	9,982 00	11,290 00	8,357 00
Gold coin.....	10,490 00	11,452 50	18,700 00	17,020 00
Silver coin.....	1,352 75	1,140 45	4,954 45	5,413 90
Nickels and cents.....	48 85	88 31	20 70	256 45
Checks, cash items and internal revenue account.....	1,186 58	1,542 90	2,140 53	5,374 27
Totals.....	\$290,192 27	\$313,694 56	\$452,807 35	\$403,765 92
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,000 00	9,500 00	9,500 00
Undivided profits, less current expenses, interest and taxes paid.....	5,485 78	7,579 31	6,572 28	10,603 29
Dividends unpaid.....				
Commercial deposits subject to check.....	77,391 47	97,808 02	191,028 65	131,981 09
Commercial certificates of deposit.....	25,550 44	32,829 14	45,013 27	50,756 42
Due to banks and bankers.....				
Certified checks.....		856 34		
Cashier's checks outstanding.....				
Savings deposits.....	122,764 58	116,121 75	150,693 15	150,925 12
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$290,192 27	\$313,694 56	\$452,807 35	\$403,765 92

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

C. J. MONROE, *President*; VOLNEY ROSS, *Vice President*; GEORGE C. MONROE, *Cashier*;
C. F. HUNT, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Birby, John Mackey, Samuel P. Wilson,
Eunice E. Moore, H. M. Avery, L. S. Monroe, Frank E. Rood.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$186,211 14	\$198,024 79	\$205,567 50	\$208,433 06
Bonds, mortgages and securities.....	147,817 62	138,138 87	142,103 77	144,190 32
Premiums paid on bonds.....				
Overdrafts.....	335 08	271 03	372 79	6 31
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				655 76
United States bonds.....				
Due from banks in reserve cities.....	30,887 69	39,009 74	161,820 65	164,446 85
Exchange for clearing house.....				
U. S. National bank currency.....	10,127 00	7,835 00	12,187 00	13,167 50
Gold coin.....	6,350 00	6,225 00	10,550 00	9,575 00
Silver coin.....	1,900 00	2,400 00	5,200 00	2,900 00
Nickels and cents.....	679 94	635 14	818 34	734 60
Checks, cash items and internal revenue account.....	1,426 87	6,402 37	7,375 08	3,099 17
Totals.....	\$385,735 34	\$398,941 64	\$548,995 13	\$547,208 57
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,546 89	11,813 97	13,199 34	19,225 89
Dividends unpaid.....				
Commercial deposits subject to check.....	105,711 38	120,837 32	213,058 73	198,649 41
Commercial certificates of deposits.....	5,382 52	4,138 37	8,230 59	8,959 36
Due to banks and bankers.....	1,240 15	1,079 41	1,342 82	95 73
Certified checks.....	53 50		39 25	
Cashier's checks outstanding.....				
Savings deposits.....	170,550 01	168,248 87	217,065 09	218,061 54
Savings certificates of deposit.....	8,250 89	7,723 80	11,009 31	17,216 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$385,735 34	\$398,941 64	\$548,995 13	\$547,208 57

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President*; JASON S. BRADFORD AND JOHN MANCHESTER, *Vice Presidents*;
B. N. KEISTER, *Cashier*.

DIRECTORS.—Jason S. Bradford, John Manchester, Manley W. Burtch, Coles A. Bloomer,
Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$45,648 33	\$28,686 42	\$43,841 76	\$57,973 54
Bonds, mortgages and securities.....	41,832 20	57,131 70	60,088 09	67,804 38
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....			1,200 00	1,200 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				1,446 93
United States bonds.....				
Due from banks in reserve cities.....	26,118 46	15,437 61	26,861 09	19,497 22
Exchange for clearing house.....	633 13	860 15	239 46	437 41
U. S. and National bank currency.....	3,467 00	2,972 00	7,323 00	3,226 00
Gold coin.....	1,235 00	500 00	1,230 00	1,000 00
Silver coin.....	439 76	347 00	394 00	979 00
Nickels and cents.....	66 06	69 21	68 19	73 64
Checks, cash items and internal revenue account.....				
Totals.....	\$119,439 93	\$106,004 09	\$141,325 59	\$153,687 13
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,160 91	3,325 68	3,947 77	4,553 76
Dividends unpaid.....				
Commercial deposits subject to check.....	35,501 95	22,518 74	38,653 45	35,290 60
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Savings deposits.....	15,321 74	13,369 39	19,688 61	24,433 95
Savings certificates of deposit.....	45,955 33	46,790 38	59,085 76	69,059 81
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$119,439 93	\$106,004 09	\$141,325 59	\$153,687 12

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; C. H. LAFAMBOY, *Vice President*; C. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Lafamboy, P. J. Devine, Curtis Ball, C. W. French.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$45,285 22	\$46,484 99	\$51,600 29	\$65,068 67
Bonds, mortgages and securities.....	16,964 00	25,069 00	23,970 15	38,925 15
Premiums paid on bonds.....				
Overdrafts	43 38	519 91	10 47	655 68
Banking house	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,732 97	1,464 67	2,729 62	4,687 34
United States bonds.....				
Due from banks in reserve cities.....	23,079 88	29,192 99	7,563 23	6,296 63
Exchange for clearing house.....				
U. S. and National bank currency.....	1,696 00	2,991 00	3,387 00	5,489 00
Gold coin	2,215 00	2,085 00	1,695 00	755 00
Silver coin	754 50	327 00	645 30	425 70
Nickels and cents.....	89 36	51 09	18 43	25 96
Checks, cash items and internal revenue account	210 43	54 19	240 36	214 27
Totals	\$105,570 74	\$112,689 84	\$106,359 85	\$127,083 40
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$20,000 00	\$20,000 00
Surplus fund			200 00	200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,265 41	1,391 97	1,175 24	2,403 00
Dividends unpaid				
Commercial deposits subject to check.....	31,903 51	29,596 40	26,891 74	39,040 59
Commercial certificates of deposit.....				
Due to banks and bankers.....	4,320 21			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	4,399 58	4,638 22	4,222 58	4,149 91
Savings certificates of deposit.....	43,682 03	57,063 25	53,870 29	66,189 90
Notes and bills rediscounted.....				
Bills payable				4,000 00
Totals	\$105,570 74	\$112,689 84	\$106,359 85	\$127,083 40

STATE BANKING DEPARTMENT.

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President*; WILLIAM B. WINTER, *Vice President*; SAMUEL G. REED, *Cashier*;
W. J. DUNCAN, *Assistant Cashier*.

DIRECTORS—Edward Sawbridge, Walter P. Kezar, George B. Richardson, William B. Winter,
Milan S. Harmon.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not re- serve cities).....				
Due from banks in reserve cities.....				
Exchange for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, in- terest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, Charles B. Buck, Frank Kenyon, T. J. Collins, Charles A. Sturges, E. O. Wright, H. C. Rehm.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$130,249 70	\$136,439 89	\$140,904 61	\$161,350 57
Bonds, mortgages and securities.....	98,016 20	96,016 20	98,890 45	88,192 45
Premiums paid on bonds.....	277 30	277 30		
Overdrafts	2,139 24	1,150 64	1,892 26	1,254 42
Banking house				
Furniture and fixtures.....	2,006 60	2,006 60	2,006 60	2,006 60
Other real estate.....	7,000 00	7,000 00	9,000 00	9,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	49,009 06	22,712 91	33,403 55	30,731 27
Exchange for clearing house.....				
U. S. and National bank currency.....	4,189 00	7,259 00	5,838 00	3,196 00
Gold coin	3,830 00	4,270 00	4,720 00	5,815 00
Silver coin	833 40	724 05	1,206 85	804 25
Nickels and cents.....	146 65	167 66	184 00	141 60
Checks, cash items and internal revenue account	36 96	848 64	196 18	108 11
Totals	\$292,794 21	\$378,872 89	\$397,582 50	\$302,600 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,235 00	6,235 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	917 86	1,698 40	1,758 55	3,819 37
Dividends unpaid				
Commercial deposits subject to check.....	69,915 78	48,298 57	57,765 91	50,562 30
Commercial certificates of deposit.....	101,053 32	107,477 12	112,413 23	117,485 05
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	64,682 25	65,173 80	69,144 82	74,233 55
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$292,794 21	\$378,872 89	\$397,582 50	\$302,600 27

STATE BANKING DEPARTMENT.

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;
F. B. BAUER, *Assistant Cashier*.DIRECTORS.—Lucius Lilley, L. I. Bidwell, P. W. A. Fitzsimmons, L. C. Bidwell, F. J. Temple,
John S. Strong.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$68,828 99	\$77,909 06	\$91,861 94	\$88,608 27
Bonds, mortgages and securities.....	39,288 13	48,238 75	58,363 59	59,163 59
Premiums paid on bonds.....				
Overdrafts.....	476 03	36 34	82 05	220 96
Banking house.....				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	500 00	500 00	500 00	
Due from banks in reserve cities.....	81,340 14	80,566 32	50,813 31	64,129 12
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,221 00	12,073 00	8,129 00	5,780 00
Gold coin.....	6,395 00	6,790 00	5,450 00	5,265 00
Silver coin.....	454 20	432 80	70 50	179 20
Nickles and cents.....	77 63	67 43	45 37	37 41
Checks, cash items and internal revenue account.....	828 41	168 91	415 83	121 96
Totals	\$227,064 53	\$228,427 61	\$217,381 59	\$225,180 51
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,073 31	2,009 52	3,558 68	4,413 25
Dividends unpaid.....				
Commercial deposits subject to check.....	103,198 77	100,062 20	88,971 40	94,552 67
Commercial certificates of deposit.....	71,587 88	78,355 89	76,851 51	78,214 59
Due to banks and bankers.....	214 57			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$227,064 53	\$228,427 61	\$217,381 59	\$225,180 51

STATE BANKS OF MICHIGAN.

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No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President*; JOHN Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS.—C. R. Miller, Joseph Russell, L. M. Kellogg, L. D. Dewey, C. A. Slayton, J. Q. Look.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$50,158 68	\$44,602 21	\$62,085 08	\$57,826 45
Bonds, mortgages and securities.....	66,209 32	63,828 34	72,923 34	71,423 24
Premiums paid on bonds.....	205 00	205 00	205 00	205 00
Overdrafts.....	75 81	2,174 58	483 00	290 11
Banking house.....	3,600 00	3,600 00	3,600 00	3,600 00
Furniture and fixtures.....	1,425 00	1,550 00	1,695 00	1,778 57
Other real estate.....				1,400 00
Due from other banks and bankers (not reserve cities).....			100 00	
United States bonds.....				
Due from banks in reserve cities.....	15,462 57	25,674 17	14,558 12	24,002 02
Exchange for clearing house.....				
U. S. and National bank currency.....	8,141 00	6,718 00	6,468 00	4,498 00
Gold coin.....	3,434 45	1,994 45	2,854 45	1,800 00
Silver coin.....	830 75	699 75	493 00	617 55
Nickels and cents.....	102 81	92 20	77 89	36 91
Checks, cash items and internal revenue account.....	746 89	246 64	667 34	205 29
Totals.....	\$150,392 23	\$151,385 34	\$166,160 22	\$167,673 24
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	2,400 00	2,400 00	2,400 00	2,400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,127 42	1,851 29	2,882 38	3,561 03
Dividends unpaid.....				
Commercial deposits, subject to check.....	43,916 27	39,855 26	32,658 99	35,891 30
Commercial certificates of deposit.....	6,379 79	7,658 74	6,204 87	5,390 79
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	70,568 75	73,620 05	96,068 98	94,430 12
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$150,392 23	\$151,385 34	\$166,160 22	\$167,673 24

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; BISHOP E. ANDREWS, *Vice President*; GEORGE T. WOLF, *Cashier*;
M. S. ARNOLD, *Assistant Cashier*.

DIRECTORS.—W. E. Clark, George T. Wolf, Bishop E. Andrews, Amos C. Wolf, W. J. Willis
E. B. Linsley, W. M. Ikeler.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$262,464 16	\$261,479 00	\$260,133 26	\$264,379 07
Bonds, mortgages and securities.....	57,046 92	58,083 87	65,128 44	67,077 14
Premiums paid on bonds.....	260 07	107 57	97 57	97 57
Overdrafts	394 09	69 29	1,794 63	981 80
Banking house	15,000 00	15,000 00	15,000 00	15, 000 00
Furniture and fixtures.....	800 00	800 00	600 00	400 00
Other real estate.....	600 00	600 00	500 00	500 00
Due from other banks and bankers (not reserve cities).....			50 00	50 00
United States bonds.....				
Due from banks in reserve cities.....	31,278 93	29,211 65	64,639 67	40,190 66
Exchange for clearing house.....				
U. S. and National bank currency.....	13,222 00	14,477 06	7,468 06	10,427 06
Gold coin	9,755 00	10,165 00	9,640 00	10,708 00
Silver coin	1,847 30	2,083 00	1,692 40	1,088 05
Nickels and cents.....	204 78	134 30	145 22	122 39
Checks, cash items and internal revenue account	314 10	311 89	35 50	86 92
Totals	\$393,117 95	\$392,472 57	\$416,920 70	\$411,125 54
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,239 85	5,883 47	4,289 01	6,283 65
Dividends unpaid				
Commercial deposits subject to check.....	93,218 30	82,178 80	100,723 85	89,579 14
Commercial certificates of deposit.....	113,926 09	119,739 76	121,919 43	127,493 17
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	135,733 71	134,077 54	144,988 41	142,787 61
Savings certificates of deposit.....				
Notes and bills rediscounted.....		5,000 00		
Bills payable				
Totals	\$393,117 95	\$392,472 57	\$416,920 70	\$411,125 54

STATE BANKING DEPARTMENT.

No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President*; H. C. DAVIS AND A. V. FRIEDRICH, *Vice Presidents*; C. A. HAMMOND, *Cashier*.
 DIRECTORS—F. C. Desmond, Stephen Lautner, George W. Lardir, W. F. Calkins, J. M. Heullmantel,
 H. S. Hull, C. A. Hammond, William Loudon, J. O. Crotser, Charles Wilhelm,
 C. L. Grielick, H. C. Davis, A. V. Friedrich.

Resources.	Report of	Report of	Report of	Report of Nov. 25.
Loans and discounts.....				\$7,200 00
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expense.....				53 46
Due from banks in reserve cities.....				47,771 24
Exchange for clearing house.....				53 56
U. S. and National bank currency.....				9,391 00
Gold coin				
Silver coin				582 00
Nickels and cents.....				32 86
Checks, cash items and internal revenue account				8,155 75
Totals				\$73,739 87
Liabilities.				
Capital stock paid in.....				\$60,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				11 00
Dividends unpaid				
Commercial deposits subject to check.....				11,613 12
Commercial certificates of deposit.....				
Due to banks and bankers.....				22 75
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				193 00
Savings certificates of deposit.....				1,900 00
Notes and bills rediscounted.....				
Bills payable				
Totals				\$73,739 87

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; J. T. HANNAH, *Cashier*;
SAMUEL GARLAND AND HOWARD IRISH, *Assistant Cashiers*.

DIRECTORS.—Perry Hannah, A. Tracy Lay, Julius T. Hannah, Samuel Garland, Howard Irish.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$387,442 98	\$370,260 40	\$477,993 84	\$618,342 23
Bonds, mortgages and securities.....	388,182 88	399,187 88	418,062 88	420,382 88
Premiums paid on bonds.....				
Overdrafts.....	335 00	34 77	106 32	242 08
Banking house.....				
Furniture and fixtures.....	2,363 77	2,433 77	2,433 77	2,433 77
Other real estate.....	10,984 72	13,448 43		
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	295,238 85	379,312 25	411,127 60	340,541 16
Exchange for clearing house.....				
U. S. and National bank currency.....	42,505 00	62,970 00	44,516 00	75,141 00
Gold coin.....	17,490 00	18,187 50	18,615 00	20,150 00
Silver coin.....	4 400 00	5,400 00	3,000 00	4,800 00
Nickels and cents.....	61 96	133 88	183 21	88 83
Checks, cash items and internal revenue account.....	5,091 59	8,563 82	13,101 96	9,861 79
Totals.....	\$1,154,146 70	\$1,259,931 70	\$1,389,140 58	\$1,491,983 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	49,639 12	42,944 65	49,479 81	56,520 77
Dividends unpaid.....		8,000 00		
Commercial deposits subject to check.....	365,175 44	385,889 80	403,310 31	471,812 31
Commercial certificates of deposit.....	614,332 14	698,147 25	811,350 46	838,650 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,154,146 70	\$1,259,931 70	\$1,389,140 58	\$1,491,983 74

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—D. G. Slafter, C. G. White, Justin Wentworth, Frank North, C. A. Lewis.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$104,455 39	\$105,481 28	\$114,070 23	\$110,754 60
Bonds, mortgages and securities.....	12,151 67	14,615 00	20,520 00	23,070 00
Premiums paid on bonds.....				
Overdrafts	7,710 01	116 52	227 25	331 43
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	21,969 55	31,417 50	16,003 46	14,042 07
Exchange for clearing house.....				
U. S. and National bank currency.....	4,550 00	2,937 00	1,350 00	4,450 00
Gold coin	2,542 50	2,522 50	2,510 00	2,765 00
Silver coin	425 00	1,004 00	708 50	488 85
Nickels and cents.....	54 23	46 84	11 87	37 69
Checks, cash items and internal revenue account	129 85	61 47	60 80	70 50
Totals	\$156,988 20	\$161,205 09	\$158,962 11	\$159,080 14
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,794 83	2,651 89	1,868 99	2,464 55
Dividends unpaid				
Commercial deposits subject to check.....	12,422 99	17,068 58	16,075 25	18,155 23
Commercial certificates of deposit.....	79,564 18	58,665 98	40,725 54	53,518 72
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	10,524 56	8,878 33	9,187 31	9,109 37
Savings certificates of deposit.....	16,181 64	37,409 61	54,105 08	38,722 27
Notes and bills rediscounted.....				
Bills payable				
Totals	\$156,988 20	\$161,205 09	\$158,962 11	\$159,080 14

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; H. E. HARRISON, *Vice President*; C. C. CURTIS, *Cashier*.DIRECTORS.—Isaac Gibbard, H. E. Harrison, C. C. Curtis, Charles H. Richardson,
William Davies.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$74,572 65	\$95,122 77	\$107,870 48	\$111,772 87
Bonds, mortgages and securities.....	58,298 00	66,533 00	62,258 00	59,663 00
Premiums paid on bonds.....	987 50	1,146 10	1,100 20	541 17
Overdrafts	144 97	93 11	300 48	54 69
Banking house	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	79,914 29	54,694 39	32,553 09	24,919 19
Exchange for clearing house.....				
U. S. and National bank currency.....	4,389 00	1,941 00	4,250 00	4,730 00
Gold coin	3,020 00	3,000 00	3,020 00	3,015 00
Silver coin	1,024 50	1,135 40	780 40	852 35
Nickels and cents.....	108 92	104 26	144 62	127 01
Checks, cash items and internal revenue account	252 90	196 08	687 11	297 10
Totals	\$230,707 73	\$231,968 01	\$220,964 38	\$213,972 38
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	4,250 00	4,250 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,305 23	2,383 26	1,060 84	1,671 06
Dividends unpaid				
Commercial deposits subject to check.....	32,976 42	34,767 06	27,774 41	27,228 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	54,208 65	57,384 67	55,993 16	52,798 10
Savings certificates of deposit.....	112,967 43	106,183 00	106,145 97	102,275 16
Notes and bills rediscounted.....				
Bills payable				
Totals	\$230,707 73	\$231,968 01	\$220,964 38	\$213,972 38

STATE BANKING DEPARTMENT.

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE *President*; L. T. BLOUNT, *Vice President*; GEORGE H. STELLWAGEN, *Cashier*; -
GEORGE M. STELLWAGEN, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz,
P. H. Stellwagen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$129,601 51	\$132,437 45	\$121,919 36	\$123,287 82
Bonds, mortgages and securities.....	133,886 51	141,801 50	168,120 00	191,610 00
Premiums paid on bonds.....			1,100 00	2,480 00
Overdrafts	636 10	556 04	37 82	71 57
Banking house	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	2,760 00	2,760 00	2,760 00	2,760 00
Other real estate.....			1,755 00	
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	130,366 38	117,981 14	105,962 19	76,639 61
Exchange for clearing house.....	274 94	547 01	258 75	141 26
U. S. and National bank currency.....	2,680 00	3,527 00	5,264 00	3,707 00
Gold coin	5,914 86	7,267 86	10,042 36	11,573 36
Silver coin	170 00	350 00	540 00	460 00
Nickels and cents.....	43 80	28 80	18 49	22 32
Checks, cash items and internal revenue account		17 43	19 50	30 00
Totals	\$418,584 10	\$419,674 23	\$430,197 47	\$425,181 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	7,117 18	8,992 57	5,329 58	7,814 83
Dividends unpaid	72 00		40 00	20 00
Commercial deposits subject to check.....	49,801 06	44,017 86	39,330 51	43,495 61
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	298,875 66	305,820 55	323,313 70	320,109 51
Savings certificates of deposit.....	25,218 25	23,343 25	24,683 73	16,241 99
Notes and bills rediscounted.....				
Bills payable				
Totals	\$418,584 10	\$419,674 23	\$430,197 47	\$425,181 94

STATE BANKS OF MICHIGAN.

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No. 96.

LUMBERMAN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

JAMES DAVIDSON, *President*; HENRY H. NORRINGTON, *Vice President*;
D. M. SHAVER, *Acting Cashier*.DIRECTORS.—S. O. Fisher, H. H. Norrington, James Davidson, James E. Davidson, Peter C. Smith,
John M. Kelton.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$159,576 20	\$186,370 53	\$214,196 65	\$214,284 23
Bonds, mortgages and securities.....	61,389 02	60,816 16	55,884 95	60,254 00
Premiums paid on bonds.....				
Overdrafts.....	140 60	1,588 57	112 95	
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	4,500 00	4,500 00	4,500 00	4,500 00
Due from other banks and bankers (not reserve cities).....				
Current expenses, interest and taxes paid.....	4,424 80	5,914 99		
United States bonds.....				
Due from banks in reserve cities.....	40,462 02	16,775 49	44,308 30	15,121 30
Exchange for clearing house.....		805 16	356 40	
U. S. and National bank currency.....	12,724 90	10,125 00	7,093 00	13,830 00
Gold coin.....	1,345 00	2,070 00	1,235 00	2,440 00
Silver coin.....	671 50	1,630 30	274 00	1,216 25
Nickels and cents.....	73 42	166 22	35 85	353 35
Checks, cash items and internal revenue account.....	1,256 43	200 00	200 00	170 00
Totals.....	\$290,013 89	\$293,965 42	\$331,196 60	\$324,169 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,962 97	5,124 29	1,299 96	2,233 37
Dividends unpaid.....				
Commercial deposits subject to check.....	72,968 25	69,173 77	87,896 60	79,679 58
Commercial certificates of deposit.....	60,859 81	58,754 42	68,887 32	66,352 23
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	101,722 86	109,412 94	121,612 68	124,404 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$290,013 89	\$293,965 42	\$331,196 60	\$324,169 13

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

JOHN BOURN, *President*; FRED MOHR, *Vice President*; T. R. SHAVER, *Cashier*.DIRECTORS.—John Bourn, Curtis E. Pierce, Fred Mohr, Thos. Walsh, T. R. Shaver,
Edwin T. Carrington.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$155,859 35	\$160,202 98	\$164,737 87	\$189,683 51
Bonds, mortgages and securities.....	75,004 35	79,507 59	101,708 24	98,688 92
Premiums paid on bonds.....				
Overdrafts	95 98	606 38	250 02	179 11
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate.....	21,612 02	20,527 72	18,547 84	18,462 12
Due from other banks and bankers (not reserve cities).....				
Current expenses, interest and taxes paid.....	3,593 87	6,127 10		
United States bonds.....				
Due from banks in reserve cities.....	62,773 03	26,915 68	14,723 37	13,528 83
Exchange for clearing house.....	1,505 84	656 21	2,336 98	3,776 19
U. S. and National bank currency.....	25,945 00	24,639 00	17,867 00	24,786 00
Gold coin	6,130 00	6,645 00	4,885 00	4,535 00
Silver coin	589 80	1,068 75	242 95	479 40
Nickels and cents.....	477 84	390 88	211 95	134 66
Checks, cash items and internal revenue account	333 33	340 33	387 19	387 60
Totals	\$381,350 41	\$355,067 62	\$353,323 41	\$322,059 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....	2,206 35	5,443 20	662 29	2,025 45
Dividends unpaid				
Commercial deposits subject to check.....	95,967 33	63,973 63	64,006 47	70,381 01
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	196 68			
Cashier's checks outstanding.....			125 00	75 00
Savings deposits	188,461 87	191,809 71	189,417 25	196,214 90
Savings certificates of deposit.....	44,516 18	43,831 08	42,112 40	46,382 98
Notes and bills rediscounted.....				
Bills payable			7,000 00	17,000 00
Totals	\$381,350 41	\$355,067 62	\$353,323 41	\$322,059 34

No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; E. R. MORTON, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, E. R. Morton, C. E. Covell, August Edlund.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$27,587 32	\$40,344 51	\$48,940 89	\$61,218 37
Bonds, mortgages and securities.....	20,540 00	21,900 00	23,697 75	25,526 00
Premiums paid on bonds.....				
Overdrafts	463 19	463 07	381 40	555 39
Banking house	2,450 00	2,450 00	2,450 00	2,450 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	18,004 62	900 95	694 19	554 04
United States bonds.....				
Due from banks in reserve cities.....	11,142 84	11,725 08	24,032 77	13,859 29
Exchange for clearing house.....				
U. S. and National bank currency.....	5,493 00	5,337 00	4,723 00	4,448 00
Gold coin	725 00	1,220 00	1,465 00	1,595 00
Silver coin	218 50	307 00	348 00	658 00
Nickels and cents.....	87 76	50 55	29 02	93 24
Checks, cash items and internal revenue account	19 00	66 25	117 22	31 96
Totals	\$87,931 23	\$96,114 41	\$113,079 24	\$113,489 79
Liabilities.				
Capital stock paid in.....	\$13,950 00	\$17,500 00	\$20,000 00	\$20,000 00
Surplus fund			250 00	250 00
Undivided profits, less current expenses, interest and taxes paid.....	390 04	791 70	1,578 47	1,711 53
Dividends unpaid				
Commercial deposits subject to check.....	49,179 02	43,048 47	44,442 94	41,897 23
Commercial certificates of deposit.....	17,146 77	17,738 48	36,285 63	39,340 90
Due to banks and bankers.....				
Certified checks	900 00			
Cashier's checks outstanding.....				
Savings deposits	6,363 75	7,035 75	10,522 20	10,390 13
Savings certificates of deposit.....				
Sundry credits.....	11 65			
Bills payable				
Totals	\$87,931 23	\$96,114 41	\$113,079 24	\$113,489 79

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

CHAS. W. HOTCHIN, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*;
J. M. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, John Murray, Charles W. Hotchin, Fred C. Hotchin, A. W. Murray,
John H. Catton, Birdsey Peck.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$138,143 89	\$136,266 94	\$129,313 99	\$126,702 56
Bonds, mortgages and securities.....	31,678 22	31,608 22	33,063 22	28,833 22
Premiums paid on bonds.....			116 04	22 00
Overdrafts	14 04	64 85	540 95	1,333 20
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	12,224 85	12,224 85	12,589 85	12,589 85
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	35,203 41	38,690 48	32,626 78	28,990 18
Exchange for clearing house.....				
U. S. and National bank currency.....	6,457 00	7,420 00	10,360 00	19,198 00
Gold coin	2,177 00	2,710 00	3,040 00	3,095 00
Silver coin	841 25	708 25	410 00	560 25
Nickels and cents.....	19 46	27 71	16 54	27 79
Checks, cash items and internal revenue account	221 87	673 77	2,362 95	4,341 40
Totals	\$228,980 49	\$231,390 07	\$225,460 32	\$228,593 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,100 73	1,374 95	1,842 90	2,384 16
Dividends unpaid				
Commercial deposits subject to check.....	33,425 28	35,241 12	28,959 71	28,745 58
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	139,454 48	139,774 00	139,657 71	142,463 71
Notes and bills rediscounted.....				
Bills payable				
Totals	\$228,980 49	\$231,390 07	\$225,460 32	\$228,593 45

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON, MICH.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*.

DIRECTORS.—William E. Dennis, Bion Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer, Lysander Carpenter, J. N. Leasia, S. D. Dennis, John J. Defendorf.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$106,296 52	\$102,877 55	\$124,974 63	\$135,664 35
Bonds, mortgages and securities.....	35,188 00	35,164 00	38,339 00	37,164 00
Premiums paid on bonds.....				
Overdrafts	405 47	775 92	1,308 50	3,285 39
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	860 00			442 00
United States bonds.....				
Due from banks in reserve cities.....	82,722 13	78,936 82	76,547 28	75,313 49
Exchange for clearing house.....				
U. S. and National bank currency.....	7,775 00	8,413 00	6,945 00	4,976 00
Gold coin	2,140 00	2,920 00	3,020 00	2,030 00
Silver coin	2,791 00	1,634 00	997 15	1,200 00
Nickels and cents.....	68 66	18 26	32 80	2 53
Checks, cash items and internal revenue account	1,012 95	10,624 39	929 46	
Totals	\$243,809 73	\$245,963 94	\$257,693 82	\$264,677 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,160 26	4,948 68	6,187 73	8,008 63
Dividends unpaid	120 00			
Commercial deposits subject to check.....	39,019 59	44,732 95	39,300 28	40,394 27
Commercial certificates of deposit.....	148,509 88	144,292 31	160,156 41	164,217 62
Due to banks and bankers.....				
Certified checks			49 40	57 24
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$243,809 73	\$245,963 94	\$257,693 82	\$264,677 76

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

A. M. SALLIOTTE, *President*; H. C. POTTER, JR., *Vice President*; C. F. BABCOCK, *Cashier*.DIRECTORS.—Wm. H. Denman, A. M. Salliotte, G. A. Raupp, H. H. Eby, S. T. Hendricks,
C. F. Babcock, Geo. H. Russel, W. Howie Muir, H. C. Potter, Jr.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$129,722 38	\$126,752 75	\$94,011 49	\$86,778 14
Bonds, mortgages and securities.....	62,545 00	51,920 00	63,185 00	61,845 00
Premiums paid on bonds.....				
Overdrafts	16 21	7 34	170 80	19 40
Banking house	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Other real estate.....	13,821 06	13,821 06	7,821 06	7,821 06
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	22,024 05	9,465 09	19,982 91	15,802 35
Exchange for clearing house.....	801 79		520 30	200 00
U. S. and National bank currency.....	2,897 00	12,293 00	5,422 00	4,269 00
Gold coin	4,840 00	2,255 00	5,105 00	5,115 00
Silver coin	424 00	110 00	290 00	400 00
Nickels and cents.....	59 02	11 64	19 02	42 58
Checks, cash items and internal revenue account	151 75	119 00	113 02	135 15
Totals	\$247,152 26	\$236,604 88	\$216,490 80	\$202,277 68
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,250 00	6,250 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,290 30	1,708 46	1,370 52	1,944 86
Dividends unpaid	20 00	20 00	20 00	20 00
Commercial deposits subject to check.....	31,358 35	35,601 45	29,398 69	27,887 89
Commercial certificates of deposit.....	2,526 55	10,747 00		526 97
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	155,717 06	132,277 97	129,201 39	115,397 96
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals	\$247,152 26	\$236,604 88	\$216,490 80	\$202,277 68

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.DIRECTORS.—Sidney D. Miller, J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley,
Geo. Hendrie, Thos. H. Christian, James Cahalan, Alexander H. Sibley.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$141,610 48	\$158,302 40	\$168,585 50	\$197,809 22
Bonds, mortgages and securities	220,605 90	225,251 90	232,870 35	188,243 08
Premiums paid on bonds	7,385 00	7,260 00	6,925 00	6,900 00
Overdrafts	330 02	177 14	333 21	544 53
Banking house				
Furniture and fixtures	2,415 01	2,415 01	2,415 01	2,790 01
Other real estate				
Due from other banks and bankers (not reserve cities)				
United States bonds	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities	177,882 14	157,684 21	152,457 50	155,175 06
Exchange for clearing house				
U. S. and National bank currency	6,276 00	6,056 00	6,336 00	4,975 00
Gold coin	4,985 00	5,090 00	5,155 00	5,330 00
Silver coin	526 75	365 00	320 75	275 45
Nickels and cents	91 24	51 03	53 97	49 40
Checks, cash items and internal revenue account	278 31	225 85	214 32	340 27
Totals	\$612,475 85	\$612,878 54	\$625,616 61	\$612,432 97
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	5,889 13	8,743 34	7,655 10	12,206 64
Dividends unpaid				
Commercial deposits subject to check	144,452 67	117,608 56	125,820 49	102,014 28
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	401,754 05	426,436 64	431,596 02	437,347 17
Savings certificates of deposit	380 00		545 00	864 98
Notes and bills rediscounted				
Bills payable				
Totals	\$612,475 85	\$612,878 54	\$625,616 61	\$612,432 97

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
 GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, James F. Ferguson,
 Elton B. Fuller.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$53,409 82	\$57,260 95	\$66,012 66	\$80,052 66
Bonds, mortgages and securities.....	32,281 99	32,387 55	33,393 40	34,708 40
Premiums paid on bonds.....				
Overdrafts	380 08	545 27	174 80	648 22
Banking house				
Furniture and fixtures.....	1,218 82	1,287 32	1,301 27	1,301 27
Other real estate.....			3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	25,904 51	10,578 63	12,603 64	6,517 07
Exchange for clearing house.....				
U. S. and National bank currency.....	3,186 00	3,778 00	4,923 00	6,169 00
Gold coin	1,010 00	1,250 00	5 00	712 50
Silver coin	706 65	372 90	250 15	82 90
Nickels and cents.....	102 03	84 12	83 52	108 37
Checks, cash items and internal revenue account	300 00	323 61	4,120 25	255 81
Totals	\$118,499 90	\$108,308 65	\$125,867 69	\$133,616 20
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund			200 00	200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,184 54	1,803 58	521 39	1,982 81
Dividends unpaid				
Commercial deposits subject to check.....	19,949 95	14,917 46	20,155 77	15,298 12
Commercial certificates of deposit.....	12,392 80	13,291 80	24,255 80	36,585 94
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	27,638 68	27,800 14	32,801 56	25,093 95
Savings certificates of deposit.....	32,833 98	25,496 67	22,933 17	24,455 38
Notes and bills rediscounted.....				
Bills payable				5,000 00
Totals	\$118,499 90	\$108,308 65	\$125,867 69	\$133,616 20

No. 36.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

AUGUSTUS BEYER, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*;
CHAS. M. HEMPHILL, *Assistant Cashier*.

DIRECTORS.—R. W. Hemphill, H. P. Glover, Hal W. Glover, Augustus Beyer,
Chas. M. Hemphill.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$505,054 60	\$531,469 77	\$561,468 87	\$566,238 36
Bonds, mortgages and securities.....	131,054 00	132,704 00	132,890 00	130,440 00
Premiums paid on bonds.....				
Overdrafts	1,060 11	5,095 50	11,862 46	3,605 21
Banking house	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,348 89	992 89	2,427 27	2,223 68
United States bonds.....				
Due from banks in reserve cities.....	90,654 24	74,872 84	74,718 09	89,060 25
Exchange for clearing house.....	2,100 27	6,150 42	1,259 50	1,364 47
U. S. and National bank currency.....	12,763 00	5,141 00	14,606 00	11,589 00
Gold coin	26,547 50	27,575 00	19,000 00	20,145 00
Silver coin	1,533 75	545 01	753 50	1,777 50
Nickels and cents.....	130 00	177 37	88 42	55 63
Checks, cash items and internal revenue account	479 54	802 18	6,627 67	163 06
Totals	\$908,725 90	\$905,586 98	\$955,716 73	\$956,602 11
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,519 90	8,539 47	6,478 61	6,398 14
Dividends unpaid				
Commercial deposits subject to check.....	117,783 51	113,120 99	135,151 18	114,741 44
Commercial certificates of deposit.....				
Due to banks and bankers.....			250 05	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	95,306 19	96,097 10	108,637 80	104,140 33
Savings certificates of deposit.....	523,026 30	527,329 42	550,199 14	571,382 30
Notes and bills rediscounted.....				
Bills payable				
Totals	\$908,725 90	\$905,586 98	\$955,716 73	\$956,602 11

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; F. BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*.DIRECTORS.—J. Den Herder, R. Veneklasen, A. Lahuis, H. De Krulff, F. Boonstra,
C. J. Den Herder, T. G. Hulzenga.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$99,690 44	\$111,019 89	\$131,411 70	\$147,479 01
Bonds, mortgages and securities.....	179,045 00	197,305 00	193,210 00	196,663 00
Premiums paid on bonds.....				
Overdrafts.....	92 02	446 85	23 01	35 28
Banking house.....				
Furniture and fixtures.....	1,309 15	1,309 15	809 15	809 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				585 67
United States bonds.....				
Due from banks in reserve cities.....	60,097 76	21,275 51	63,715 90	63,044 01
Exchange for clearing house.....				
U. S. and National bank currency.....	8,139 00	11,376 00	11,632 00	14,922 00
Gold coin	3,485 00	5,505 00	6,580 00	6,055 00
Silver coin.....	546 80	990 85	1,076 65	739 65
Nickels and cents.....	161 43	68 40	96 28	121 40
Checks, cash items and internal revenue account.....		40 00		
Totals.....	\$352,566 60	\$349,336 65	\$408,554 69	\$430,454 17
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	200 00	200 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,992 87	3,270 31	2,111 86	3,981 93
Dividends unpaid				
Commercial deposits subject to check.....	54,989 09	57,970 81	68,581 51	78,387 79
Commercial certificates of deposit.....	270,384 64	262,895 53	311,444 47	318,947 60
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			916 85	3,636 85
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$352,566 60	\$349,336 65	\$408,554 69	\$430,454 17

REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN
AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT
FEBRUARY 25, APRIL 30, SEPTEMBER 15 AND
NOVEMBER 25, 1902.

STATE BANKING DEPARTMENT.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; I. L. SIBLEY, *Vice President*; H. M. DEARING, *Cashier*;
S. HYNEY, *Assistant Cashier*.

DIRECTORS.—W. O'Donoghue, I. L. Sibley, M. D. Weeks, A. J. Howell, O. Harry Gale, J. C. Eslow, H. M. Dearing.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$240,420 07	\$237,235 52	\$257,177 08	\$263,496 37
Overdrafts, secured and unsecured.....	8,529 20	10,761 99	9,944 80	12,008 62
U. S. bonds to secure circulation.....	45,000 00	45,000 00	45,000 00	45,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	16,201 71	16,171 71	16,171 71	16,134 45
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,375 00	7,375 00
Other real estate, and mortgages owned.....	250 00	250 00	250 00	250 00
Due from National banks (not reserve agents).....		450 00		23,277 41
Due from State banks and bankers.....				420 38
Due from approved reserve agents.....	52,994 07	16,365 16	52,737 29	23,693 84
Checks and other cash items.....	288 01	289 75	724 48	784 60
Exchanges for clearing house.....	335 34	5,358 58	1,945 24	1,819 11
Notes of other National banks.....	3,396 80	5,532 00	4,462 00	1,924 00
Fractional paper currency, nickels and cents.....	118 92	118 01	199 33	184 36
Specie	13,494 10	12,439 85	14,115 35	14,985 70
Legal tender notes.....	3,006 00	5,000 00	3,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$396,277 42	\$384,213 56	\$415,352 27	\$414,603 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	6,131 34	8,370 84	8,454 97	9,801 25
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	44,300 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	138,889 37	128,717 31	155,677 74	154,806 29
Demand certificates of deposit.....	80,756 81	77,125 43	81,219 56	80,797 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$396,277 42	\$384,213 56	\$415,352 27	\$414,603 85

NATIONAL BANKS OF MICHIGAN.

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No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; N. B. WEST, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS.—B. D. Pritchard, Ira Chichester, N. B. West, I. P. Griswold, F. I. Chichester.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$184,098 33	\$178,883 92	\$181,627 61	\$213,806 79
Overdrafts, secured and unsecured.....	5,575 29	5,903 75	3,325 32	6,248 22
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	471 83	471 83	25,435 00	18,935 00
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate, and mortgages owned.....	5,777 16	5,732 16	5,682 18	4,932 18
Due from National banks (not reserve agents)	40,213 28	30,124 72	18,336 52	132,431 64
Due from State banks and bankers.....	100 00			320 90
Due from approved reserve agents.....	38,556 89	31,100 00	35,766 26	79,637 44
Checks and other cash items.....	801 49	2,497 61	1,211 88	1,093 67
Exchanges for clearing house.....				
Notes of other National banks.....	265 00	655 00	75 00	25 00
Fractional paper currency, nickels and cents.....	486 55	590 53	620 07	337 20
Specie	18,273 07	19,384 92	14,952 75	17,502 60
Legal tender notes.....	3,420 00	5,790 00	3,225 00	7,365 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				290 00
Totals	\$318,472 89	\$300,968 44	\$310,090 59	\$502,669 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	4,727 83	5,960 59	3,731 25	6,518 98
National bank notes outstanding.....	12,500 00	12,000 00	12,500 00	12,000 00
Due to other national banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	1,662 00		1,090 00	1,090 00
Individual deposits subject to check.....	165,723 31	161,814 23	154,711 28	336,191 68
Demand certificates of deposit.....	73,859 75	71,193 62	78,058 06	86,868 98
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$318,472 89	\$300,968 44	\$310,090 59	\$502,669 64

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

F. W. GILCHRIST, *President*; W. H. JOHNSON, *Vice President*; JOHN C. COMFORT, *Cashier*.

DIRECTORS.—F. W. Gilchrist, W. H. Johnson, Henry Bolton, Donald McRae, John Sinclair, W. B. Taber, Wm. Krebs.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$451,433 41	\$512,579 42	\$436,671 23	\$512,664 70
Overdrafts, secured and unsecured.....	940 39	4,229 25	3,570 66	1,994 18
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	19,596 58	19,687 53	58,023 94	96,451 06
Banking house, furniture and fixtures.....	3,000 00	3,000 00	2,700 00	2,700 00
Other real estate, and mortgages owned.....	5,000 00	5,000 00		
Due from National banks (not reserve agents)	56,398 72		102,366 86	12,702 33
Due from State banks and bankers.....	40,000 00		40,000 00	40,000 00
Due from approved reserve agents.....	79,004 04	64,126 51	64,126 11	97,325 69
Checks and other cash items.....	1,423 26	578 59	137 18	1,340 96
Exchanges for clearing house.....				
Notes of other National banks.....	1,556 00	3,997 00	1,650 60	2,675 00
Fractional paper currency, nickels and cents.	434 21	120 05	289 12	396 51
Specie.....	22,955 00	26,385 00	27,225 00	28,230 00
Legal tender notes.....	9,031 00	28,315 00	10,629 00	25,129 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$743,271 61	\$720,518 86	\$819,954 11	\$874,168 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	15,500 00
Undivided profits less expenses and taxes paid	4,706 05	3,484 38	3,891 97	9,086 94
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	436,879 91	429,340 56	522,173 74	568,187 14
Demand certificates of deposit.....	186,185 65	172,193 92	178,388 40	181,394 35
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$743,271 61	\$720,518 86	\$819,954 11	\$874,168 73

NATIONAL BANKS OF MICHIGAN.

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No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Fred K. Schmid.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$316,566 85	\$323,063 11	\$336,153 59	\$349,808 29
Overdrafts, secured and unsecured.....	1,600 00	851 47	4,303 12	4,516 79
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	950 00	1,438 00	1,438 00	1,438 00
Stocks, securities, etc.....	58,065 00	57,780 00	57,780 00	57,800 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned....				
Due from National banks (not reserve agents)				
Due from State bank and bankers.....	13,488 24	7,702 05		2,139 86
Due from approved reserve agents.....	80,411 84	86,546 81	30,651 20	49,709 07
Checks and other cash items.....	1,452 66	334 52	345 91	478 45
Exchanges for clearing house.....		2,866 64	905 90	763 89
Notes of other National banks.....	12,010 00	9,360 00	6,417 00	8,760 00
Fractional paper currency, nickels and cents.	280 09	254 08	206 00	225 97
Specie	18,001 75	17,381 15	16,566 50	18,267 20
Legal tender notes.....	5,744 00	7,365 00	6,426 00	6,606 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$550,821 03	\$557,191 83	\$503,343 22	\$542,803 52
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	19,803 04	19,604 44	19,339 07	21,553 24
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....		1,176 98	1,164 09	
Due to State banks and bankers.....		2,272 31	1,709 90	
Dividends unpaid.....	140 00	140 00	140 00	140 00
Individual deposits subject to check.....	228,740 49	234,781 46	179,710 22	214,966 81
Demand certificates of deposit.....	156,991 67	154,216 64	156,164 25	161,092 78
Time certificates of deposit.....				
Certified checks.....	55 83		125 69	50 69
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$550,821 03	\$557,191 83	\$503,343 22	\$542,803 52

No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, *Vice President*; F. P. BOUGHTON, *Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, F. P. Boughton, Samuel J. Titus, Wm. J. Smith, C. C. Beach.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 28.
Loans and discounts.....	\$1,277,037 90	\$1,308,453 48	\$1,359,444 95	\$1,441,298 56
Overdrafts, secured and unsecured.....	29,398 95	25,055 32	17,262 02	46,993 51
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
Other bonds.....	119,277 10	165,666 07	177,373 10	177,373 10
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	583 66	630 52	630 52	677 38
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,325 00
Other real estate, and mortgages owned.....	25,707 48	25,411 43	13,896 41	13,704 75
Due from other banks.....			29,410 06	9,922 18
Due from State banks and bankers.....	52,965 21	25,305 30	9,460 82	20,737 85
Due from approved reserve agents.....	178,264 97	153,819 19	189,308 28	141,662 29
Checks and other cash items.....	10,556 70	10,063 84	5,047 59	7,061 51
Exchanges for clearing house.....				
Notes of other national banks.....	6,000 00	6,500 00	6,950 00	3,465 00
Fractional paper currency, nickels and cents.....	346 69	411 14	602 51	508 21
Specie	48,801 15	71,232 40	69,104 15	33,749 95
Legal tender notes.....	30,000 00	18,500 00	24,500 00	48,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,941,439 76	\$1,973,569 19	\$2,075,580 40	\$2,107,994 29
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	27,771 74	28,900 04	34,154 22	41,839 64
National bank notes outstanding.....	148,000 00	147,100 00	150,000 00	150,000 00
Due to other national banks.....				
Due to state banks and bankers.....	22,536 96	35,697 26	19,521 78	17,191 72
Dividends unpaid.....	750 00	750 00	1,000 00	
Individual deposits subject to check.....	1,447,541 47	1,453,719 29	1,582,784 60	1,607,797 56
Demand certificates of deposit.....	114,817 17	125,977 38	108,019 80	106,131 24
Time certificates of deposit.....				
Certified checks.....	22 43	1,425 22	100 00	34 13
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				5,000 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,941,439 76	\$1,973,569 19	\$2,075,580 40	\$2,107,994 29

NATIONAL BANKS OF MICHIGAN.

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No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, Chas. A. Eddy, Alfred E. Bonsfield, William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$709,095 35	\$598,508 29	\$579,971 97	\$547,856 25
Overdrafts, secured and unsecured.....	116 64	42 55	727 20	302 17
U. S. bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	53,000 00	53,000 00	129,000 00	129,000 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned....	4,250 00	4,250 00	6,200 00	4,250 00
Due from National banks (not reserve agents)	606 49	37,318 02	20,806 69	26,242 18
Due from State banks and bankers.....	41,194 20	59,404 18	17,128 81	17,864 38
Due from approved reserve agents.....	152,232 43	152,570 23	88,252 31	149,108 47
Checks and other cash items.....	160 94	355 42	3,087 88	1,326 55
Exchanges for clearing house.....	8,496 32	5,584 35	3,350 06	3,003 06
Notes of other national banks.....	12,377 00	17,691 00	17,656 00	12,621 09
Fractional paper currency, nickels and cents.	331 50	435 35	356 46	337 01
Specie.....	27,600 00	28,000 00	32,100 00	34,300 00
Legal tender notes.....	14,991 00	20,863 00	28,382 00	14,565 00
Redemption fund with U. S. treasurer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% re- demption fund.....	500 00	500 00	1,000 00	1,250 00
Totals	\$1,129,194 87	\$1,107,252 99	\$1,026,765 38	\$1,048,776 08
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	21,476 61	25,719 35	25,430 29	30,612 00
National bank notes outstanding.....	75,000 00	73,650 00	75,000 00	75,000 00
Due to other national banks.....	8,316 95	1,215 20	6,082 50	5,325 38
Due to state banks and bankers.....	50,995 25	22,943 90	12,757 53	22,662 79
Dividends unpaid.....	126 00			
Individual deposits subject to check.....	453,978 11	423,322 31	327,648 75	359,593 96
Demand certificates of deposit.....				
Time certificates of deposit.....	377,319 24	409,542 30	427,865 21	415,329 95
Certified checks.....	116 40	322 76	237 76	465 83
Cashier's checks outstanding.....	1,866 30	5,537 17	8,748 34	1,786 17
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated..				
Totals	\$1,129,194 87	\$1,107,252 99	\$1,026,765 38	\$1,048,776 08

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

ORRIN BUMP, *President*; JAMES DAVIDSON, *Vice President*; M. M. ANDREWS, *Cashier*;
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—Selwyn Eddy, Jas. E. Davidson, J. W. McGraw, A. J. Cooke, Orrin Bump,
Frank P. Chesbrough, E. B. Foss, Jas. E. Davidson, Jr.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 26.
Loans and discounts.....	\$1,051,976 72	\$1,116,649 40	\$981,299 57	\$1,018,872 22
Overdrafts, secured and unsecured.....	52 14	38 18	216 00	501 43
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	3,984 49	3,984 49	3,984 49	3,984 49
Stocks, securities, etc.....	46,453 98	46,453 98	46,453 98	46,453 98
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....	2,892 10	2,892 10	1,790 39	
Due from National banks (not reserve agents)	10,919 92			6,879 45
Due from State banks and bankers.....	12,126 78	12,245 19	15,583 22	15,408 98
Due from approved reserve agents.....	175,734 64	75,597 09	124,729 78	87,083 83
Checks and other cash items.....	155 46	209 11	764 13	292 66
Exchanges for clearing house.....	3,221 94	3,729 96	11,486 27	1,532 29
Notes of other national banks.....	4,175 00	7,500 00	7,500 00	5,460 00
Fractional paper currency, nickels and cents.	102 73	179 97	261 64	82 29
Specie.....	43,841 65	38,915 00	35,268 00	35,656 23
Legal tender notes.....	8,950 00	9,450 00	6,747 00	12,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	6,450 00	5,850 00		4,250 00
Totals	\$1,583,537 45	\$1,536,195 07	\$1,396,624 47	\$1,450,949 80
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	35,567 04	44,347 48	30,099 71	37,730 73
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other national banks.....	945 27	16,406 08	9,675 63	12,788 30
Due to state banks and bankers.....	99,292 89	46,003 62	32,680 80	61,330 11
Dividends unpaid.....	160 00	10 00	10 00	10 00
Individual deposits subject to check.....	529,590 09	373,329 63	372,778 75	360,922 07
Demand certificates of deposit.....	467,962 16	479,205 11	478,379 68	508,168 59
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		51,894 20		
Bills payable.....		75,000 00		
Liabilities other than those above stated..				
Totals	\$1,583,537 45	\$1,536,195 07	\$1,396,624 47	\$1,450,949 80

NATIONAL BANKS OF MICHIGAN.

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No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; GEORGE L. LOOPE, *Vice President*; W. F. TRUETTNER, *Cashier*.

DIRECTORS.—Joseph Sellwood, George L. Loope, Louis H. Truettner, William I. Prince, Geo. H. Abeel.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$409,060 48	\$397,124 14	\$342,316 38	\$344,883 09
Overdrafts, secured and unsecured.....	2,023 73	2,483 99	1,506 90	510 61
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	32,450 00	30,500 00	28,750 00	28,700 00
Banking house, furniture and fixtures.....	8,700 00	8,700 00	8,500 00	8,500 00
Other real estate, and mortgages owned....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	1,133 88	1,321 80	875 67	1,253 75
Due from approved reserve agents.....	71,973 21	42,732 44	28,266 61	34,171 79
Checks and other cash items.....		794 80		
Exchanges for clearing house.....				
Notes of other national banks.....	2,500 00	2,500 00	2,300 00	3,500 00
Fractional paper currency, nickels and cents.	207 40	342 02	296 38	273 32
Specie	20,473 55	24,359 00	15,394 05	19,899 35
Legal tender notes.....	2,000 00	5,500 00	4,500 00	3,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$563,652 25	\$529,483 19	\$452,829 99	\$458,291 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	1,345 13	2,144 65	2,771 41	4,070 38
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	45 00		48 00	15 00
Individual deposits subject to check.....	400,036 66	361,070 20	296,144 63	297,925 77
Demand certificates of deposit.....	89,725 46	93,768 34	79,365 92	84,280 76
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$563,652 25	\$529,483 19	\$452,829 99	\$458,291 91

STATE BANKING DEPARTMENT.

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; CHARLES F. PEARS, *Cashier*;
H. B. HOWE, *Assistant Cashier*.

DIRECTORS.—C. H. Baker, D. S. Scoffern, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$107,978 53	\$106,414 65	\$124,662 74	\$120,181 46
Overdrafts, secured and unsecured.....	4,647 82	8,509 61	2,219 11	1,656 74
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	742 81	287 84	287 84	287 84
Stocks, securities, etc.....	6,429 55	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	1,730 00	1,230 00	1,230 00	1,330 00
Other real estate, and mortgages owned.....	14,648 01	6,640 01	6,620 01	6,532 01
Due from National banks (not reserve agents)	2,860 20	2,001 32	9,119 16	3,204 91
Due from State banks and bankers.....	3,765 36	1,791 84	10,048 04	
Due from approved reserve agents.....	56,381 73	25,075 12	17,746 48	29,177 90
Checks and other cash items.....	1,774 46	1,329 63	2,129 02	1,241 74
Exchanges for clearing house.....				
Notes of other national banks.....	267 00	570 00	500 00	2,434 00
Fractional paper currency, nickels and cents.	96 52	112.49	167 40	171 03
Specie	7,720 55	4,702 30	7,859 00	7,589 05
Legal tender notes.....				1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$222,149 54	\$171,989 81	\$200,713 80	\$192,831 68
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	1,877 82	306 69	1,701 88	1,438 07
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other national banks.....		290 66	214 59	
Due to state banks and bankers.....		702 39	1,120 48	2,429 94
Dividends unpaid.....				
Individual deposits subject to check.....	36,392 45	31,043 96	38,678 07	46,041 31
Demand certificates of deposit.....	111,379 57	92,147 12	111,498 78	94,822 36
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$222,149 54	\$171,989 81	\$200,713 80	\$192,831 68

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN S. DYMCK, *President*; JOHN D. CUDDIHY, *Vice President*; WM. B. ANDERSON, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—John S. Dymock, Joseph Hermann, Josiah Hall, John D. Cuddihy, Thomas M. Lyon, August Mette, Edward Ulseth.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,131,584 72	\$1,168,430 22	\$1,168,653 15	\$1,251,811 10
Overdrafts, secured and unsecured.....	221 76	389 38	225 48	343 93
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	73,750 00	78,479 17	68,500 00	63,500 00
Banking house, furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate, and mortgages owned....				
Due from National banks (not reserve agents)	62,627 25	76,069 90	8,541 11	7,751 53
Due from State bank and bankers.....	59,280 81	59,211 47	57,447 57	47,300 45
Due from approved reserve agents.....	608,916 39	689,517 85	677,275 49	615,081 88
Checks and other cash items.....	1,543 44	12,789 64	12,785 08	12,179 27
Exchanges for clearing house.....				
Notes of other national banks.....	25,080 00	13,300 00	16,080 00	19,200 00
Fractional paper currency, nickels and cents.	413 29	371 35	515 90	1,122 92
Specie	195,372 10	180,886 15	189,088 80	158,008 40
Legal tender notes.....	80,000 00	50,000 00	70,000 00	80,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....			3,000 00	
Totals	\$2,378,989 76	\$2,380,585 13	\$2,324,272 58	\$2,312,544 48
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	65,510 76	65,168 80	22,436 20	29,102 49
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	2,098 90	128 53		
Due to state banks and bankers.....		427 19	2,544 95	819 00
Dividends unpaid.....				
Individual deposits subject to check.....	2,127,540 14	2,131,135 60	2,064,557 07	2,046,366 29
Demand certificates of deposit.....	7,608 10	7,815 38	9,100 07	9,652 94
Time certificates of deposit.....				
Certified checks.....	1,237 86	910 13	684 29	1,608 76
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$2,378,989 76	\$2,380,585 13	\$2,324,272 58	\$2,312,544 48

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, J. H. Johnson, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury,
Ellen R. Funk, David L. Kingsbury.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of: Nov. 25.
Loans and discounts.....	\$144,326 79	\$157,784 98	\$166,358 18	\$174,525 76
Overdrafts, secured and unsecured.....	943 47	771 84	749 38	24 45
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	72,825 00	72,825 00	62,000 00	67,000 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned....	600 00	600 00	600 00	600 00
Due from National banks (not reserve agents)	592 80	3,200 00	655 66	
Due from State banks and bankers.....	186 72	550 00	896 44	112 99
Due from approved reserve agents.....	48,255 51	21,872 65	29,141 91	41,377 92
Checks and other cash items.....	284 66	74 70	1,669 47	83 00
Exchanges for clearing house.....				
Notes of other National banks.....	1,540 00	2,980 00	3,890 00	3,618 00
Fractional paper currency, nickels and cents.	362 71	245 42	272 37	123 33
Specie	14,885 00	15,298 00	11,500 00	14,700 00
Legal tender notes.....	1,200 00	1,000 00	500 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$299,187 66	\$290,327 59	\$291,357 51	\$316,290 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	10,238 19	12,043 45	11,732 96	16,030 48
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	94,070 50	90,832 64	84,432 97	95,078 95
Demand certificates of deposit.....	102,378 97	94,961 50	102,691 58	113,181 02
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated..				
Totals	\$299,187 66	\$290,327 59	\$291,357 51	\$316,290 45

NATIONAL BANKS OF MICHIGAN.

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No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; CHAS. BENNETT, *Vice President*; FRED H. POLLARD, *Cashier*; FRED S. BELCHER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, Fred S. Belcher, Edward S. Lacey, Chas. Bennett, Fred H. Pollard, D. L. Tremaine, Geo. N. Berry.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$338,722 89	\$306,355 44	\$339,389 25	\$343,941 26
Overdrafts, secured and unsecured.....	161 16	11 96	307 50	379 17
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	14,000 00	14,000 00	14,000 00	14,000 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....			123 75	
Due from approved reserve agents.....	25,279 63	47,564 63	56,882 86	48,954 15
Checks and other cash items.....	73 35	579 42	199 38	37 20
Exchanges for clearing house.....				
Notes of other national banks.....	2,565 00	1,750 00	2,100 00	1,800 00
Fractional paper currency, nickels and cents.	174 67	391 37	198 38	189 92
Specie.....	10,470 00	9,485 00	7,915 00	11,695 00
Legal tender notes.....	13,561 00	9,801 00	8,586 00	10,964 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$464,507 70	\$449,438 81	\$489,202 12	\$491,410 70
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	5,725 27	4,619 64	8,266 76	7,618 44
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	49,300 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	4 50	58 50		10 00
Individual deposits subject to check.....	106,808 53	105,005 89	105,180 92	100,717 14
Demand certificates of deposit.....	200,969 40	189,754 78	225,754 44	233,765 12
Time certificates of deposit.....				
Certified checks.....	1,000 00			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$464,507 70	\$449,438 81	\$489,202 12	\$491,410 70

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*;
MERLIN P. RESCH, *Assistant Cashier*.

DIRECTORS.—E. N. Ely, W. B. Otto, A. D. Baughman, E. T. Church, H. K. Jennings,
W. F. Stim, H. G. Barber.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$230,060 06	\$253,288 54	\$267,582 66	\$287,073 04
Overdrafts, secured and unsecured.....	4,272 33	1,908 95	6,466 78	15,672 87
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	9,000 00	8,000 00	9,500 00	9,500 00
Other real estate, and mortgages owned.....	1,450 00	2,950 00		
Due from National banks (not reserve agents)	3,072 13	1,545 60	1,957 57	3,352 46
Due from State bank and bankers.....	3,899 54	8,121 42	9,800 55	7,558 68
Due from approved reserve agents.....	68,761 07	97,544 35	91,959 15	40,980 08
Checks and other cash items.....	383 23	877 13	2,174 47	407 91
Exchanges for clearing house.....				
Notes of other national banks.....	4,000 00	1,716 00	1,715 00	1,843 00
Fractional paper currency, nickels and cents.	231 81	242 43	300 81	688 62
Specie	8,656 00	10,368 00	10,405 00	9,910 00
Legal tender notes.....	2,000 00	3,000 00	2,000 00	
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				700 00
Totals	\$393,276 17	\$447,062 42	\$461,361 99	\$435,116 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	30,337 04	28,538 81	31,909 36	29,721 58
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....	4,158 79		13 35	201 95
Dividends unpaid.....				
Individual deposits subject to check.....	72,890 68	134,716 33	107,584 02	91,484 93
Demand certificates of deposit.....	160,889 66	160,807 28	195,355 36	188,208 10
Time certificates of deposit.....				
Certified checks.....			1,500 00	500 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$393,276 17	\$447,062 42	\$461,361 99	\$435,116 56

NATIONAL BANKS OF MICHIGAN.

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No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$423,281 07	\$415,327 12	\$495,031 68	\$506,688 05
Overdrafts, secured and unsecured.....	797 37	77 08	329 44	193 28
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	2,400 00	2,400 00	2,400 00	2,400 00
Stocks, securities, etc.....	10,875 00	10,875 00	10,875 00	12,860 94
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	714 12			
Due from National banks (not reserve agents).....		1,669 40	518 89	12,948 97
Due from State banks and bankers.....	26,263 41	45,274 09	44,059 85	48,208 42
Due from approved reserve agents.....	1,164 06	943 50	4,294 20	1,392 97
Checks and other cash items.....				
Exchanges for clearing house.....	2,035 00	1,278 00	1,589 00	2,754 00
Notes of other national banks.....	713 02	674 36	875 23	308 47
Fractional paper currency, nickels and cents.....				
Specie.....	22,139 35	24,589 05	20,378 75	22,918 80
Legal tender notes.....	5,448 00	14,979 00	4,731 00	10,782 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$548,330 40	\$570,586 60	\$637,083 05	\$673,956 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	4,471 39	6,954 83	8,110 14	12,124 47
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	48,800 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	164,915 41	184,517 70	216,143 04	232,819 96
Demand certificates of deposit.....	6,988 61	6,714 70	10,860 88	7,385 26
Time certificates of deposit.....	261,954 99	262,399 87	291,267 69	312,487 26
Certified checks.....			671 30	339 83
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$548,330 40	\$570,586 60	\$637,083 05	\$673,956 78

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—Z. G. Osborn, L. M. Wing, L. Sloman, John T. Starr, K. R. Williams, F. H. Moore,
H. R. Saunders.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$209,105 91	\$210,354 15	\$205,775 00	\$261,199 76
Overdrafts, secured and unsecured.....	2,842 43	2,680 88	2,293 36	5,159 62
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	6,902 00	6,652 00	3,402 00	3,402 00
Banking house, furniture and fixtures.....	1,970 00	1,970 00	1,970 00	1,970 00
Other real estate, and mortgages owned.....	40,769 60	40,633 10	36,544 12	36,544 12
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	3,856 08		328 87	837 50
Due from approved reserve agents.....	29,619 85	27,599 39	46,367 31	46,316 41
Checks and other cash items.....	1,154 26	307 44	379 46	1,151 57
Exchanges for clearing house.....				
Notes of other national banks.....	1,355 00	2,730 00	2,246 00	3,072 00
Fractional paper currency, nickels and cents.....	181 64	89 77	154 38	164 51
Specie.....	13,862 85	14,252 35	15,780 50	15,474 75
Legal tender notes.....	1,015 00	1,705 00	1,403 00	1,921 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				1,060 00
Totals	\$338,884 62	\$335,224 08	\$342,894 00	404,513 24
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	8,886 97	10,004 72	9,037 97	11,213 77
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	66,483 27	72,555 18	91,576 62	147,134 26
Demand certificates of deposit.....	103,514 38	92,664 18	82,279 41	86,166 21
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$338,884 62	\$335,224 08	\$342,894 00	\$404,513 24

NATIONAL BANKS OF MICHIGAN.

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No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. G. LUCE, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—Cyrus G. Luce, J. S. Barber, R. E. Clarke, L. E. Rose, M. G. Clarke, John Murphy, A. S. Upson.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$442,560 87	\$437,818 65	\$420,398 92	\$433,078 63
Overdrafts, secured and unsecured.....	2,719 20	2,386 09	1,088 64	851 88
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	123,705 78	129,339 53	127,655 78	131,655 78
Banking house, furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	2,286 04	2,794 77	3,784 07	4,028 78
Due from State banks and bankers.....	925 12	64 96	2,134 38	4,820 08
Due from approved reserve agents.....	56,335 85	28,123 07	43,530 00	43,496 70
Checks and other cash items.....	876 60	819 17	912 20	998 38
Exchanges for clearing house.....				
Notes of other national banks.....	4,237 00	4,176 00	3,927 00	4,511 00
Fractional paper currency, nickels and cents.....	118 91	93 03	194 40	228 15
Specie.....	17,171 80	15,845 75	15,111 55	17,191 45
Legal tender notes.....	7,850 00	7,000 00	7,550 00	8,150 00
Redemption fund with U. S. treasurer (5% of circulation).....	8,250 00	8,250 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$845,035 67	\$814,711 02	\$812,516 94	\$835,260 78
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	75,821 48	79,083 67	81,451 18	85,481 13
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	94,468 24	75,185 83	91,044 54	91,735 48
Demand certificates of deposit.....	309,745 95	295,442 02	275,021 22	293,044 17
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$845,035 67	\$814,711 02	\$812,516 94	\$835,260 78

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, *Vice President*; W. A. ROSENKRANS, *Cashier*;
E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—Roger Sherman, John Driscoll, W. F. Gallagher, L. W. Simmons, H. A. Nichols,
T. M. Euler, W. A. Rosenkrans, Matthew Bush, A. A. Harper.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$294,849 35	\$324,089 79	\$291,654 55	\$286,821 63
Overdrafts, secured and unsecured.....	142 27	54 63	1,559 56	2,201 96
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc.....	5,000 00	5,000 00	25,000 00	30,000 00
Banking house, furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate, and mortgages owned....	6,200 00	200 00	200 00	200 00
Due from National banks (not reserve agents)	5,926 38			
Due from State banks and bankers.....	704 91	1,494 34		
Due from approved reserve agents.....	39,296 56	71,307 68	23,310 12	36,934 16
Checks and other cash items.....	1,135 19	1,270 75	806 64	285 16
Exchanges for clearing house.....				
Notes of other national banks.....	827 00	478 00	1,051 00	1,073 00
Fractional paper currency, nickels and cents.	123 15	114 53	76 59	122 68
Specie	8,800 00	7,800 00	9,630 00	11,180 00
Legal tender notes.....	9,000 00	7,000 00	7,000 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$434,504 81	\$481,309 72	\$422,808 46	\$435,318 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,500 00	6,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid	1,887 64	3,584 98	1,012 26	3,734 95
National bank notes outstanding.....	49,500 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....		338 23	6,982 01	178 95
Due to state banks and bankers.....			319 71	270 39
Dividends unpaid.....				
Individual deposits subject to check.....	60,909 08	46,079 62	32,435 41	32,868 84
Demand certificates of deposit.....	262,708 09	325,306 89	274,059 07	280,265 96
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				10,000 00
Liabilities other than those above stated..				
Totals	\$434,504 81	\$481,309 72	\$422,808 46	\$435,318 59

No. 2707.

FIRST NATIONAL BANK, DETROIT.

DEXTER M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*;
FRANK G. SMITH, A. W. CLARK, *Assistant Cashiers*.

DIRECTORS.—D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson, Wm. C. McMillan, Henry B. Lothrop, James Edgar, John T. Shaw, Stephen Y. Seyburn.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,346,876 38	\$2,059,381 49	\$2,291,059 63	\$2,452,906 43
Overdrafts, secured and unsecured.....	16			
U. S. bonds to secure circulation.....	450,000 00	450,000 00	350,000 00	350,000 00
U. S. bonds to secure U. S. deposits.....	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	132,312 50	132,312 50	125,250 00	125,250 00
Stocks, securities, etc.....	1,190,345 83	1,382,841 63	1,392,561 20	1,340,561 20
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....			30,000 00	30,000 00
Due from National banks (not reserve agents).....	301,723 10	294,958 51	384,754 81	192,920 81
Due from State banks and bankers.....	150,449 09	109,428 51	128,180 40	130,722 64
Due from approved reserve agents.....	545,553 21	738,028 99	674,493 13	360,550 64
Checks and other cash items.....	1,956 39	1,091 59	2,572 18	1,961 19
Exchanges for clearing house.....	148,377 69	132,219 58	159,584 03	137,496 33
Notes of other national banks.....	131,537 00	95,868 00	43,007 00	75,880 00
Fractional paper currency, nickels and cents.....	4,114 27	2,562 08	1,769 13	1,961 80
Specie.....	431,016 00	460,273 25	397,704 75	389,176 00
Legal tender notes.....	180,122 00	177,691 00	159,246 00	152,426 00
Redemption fund with U. S. treasurer (5% of circulation).....	23,500 00	22,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	12,000 00		16,500 00	7,000 00
Totals	\$6,448,883 62	\$6,459,147 13	\$6,574,182 26	\$6,166,352 04
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	77,169 49	66,107 52	79,739 13	90,695 06
National bank notes outstanding.....	397,500 00	427,350 00	350,000 00	350,000 00
Due to other national banks.....	647,337 15	665,045 80	575,653 63	518,749 39
Due to state banks and bankers.....	1,971,971 06	1,946,272 41	2,102,987 35	2,024,592 73
Dividends unpaid.....	40 00	40 00	40 00	40 00
Individual deposits subject to check.....	2,246,824 87	2,140,213 26	2,360,855 73	2,090,069 51
Demand certificates of deposit.....	98,123 83	84,247 65	83,470 30	66,533 87
Time certificates of deposit.....				
Certified checks.....	4,236 70	125,873 83	8,956 58	3,682 95
Cashier's checks outstanding.....	737 38	3,444 89	6,913 27	10,644 41
United States deposits.....	368,549 36	364,857 85	362,584 35	363,213 64
Deposits of U. S. disbursing officers.....	36,403 78	35,693 92	42,961 89	48,710 48
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$6,448,883 62	\$6,459,147 13	\$6,574,182 26	\$6,166,352 04

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN DEY, *Assistant Cashier*; JOHN P. WILLIAMS, *Auditor*.

DIRECTORS.—D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Geo. H. Hopkins,
John N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy,
Frank W. Gilchrist, Wm. P. Holliday, Chas. B. Warren, Frank S. Werneken.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,228,214 00	\$2,228,715 60	\$2,294,775 49	\$2,306,892 76
Overdrafts, secured and unsecured.....	18 88	373 84	229 57	1,841 24
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	376,540 10	376,540 10	450,596 72	480,888 22
Banking house, furniture and fixtures.....	5,288 50	5,288 50	5,288 50	5,288 50
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	196,896 67	210,401 80	319,561 54	282,004 37
Due from State banks and bankers.....	23,608 78	26,530 84	50,655 74	24,900 23
Due from approved reserve agents.....	344,473 06	413,402 69	408,490 85	302,567 26
Checks and other cash items.....	2,642 26	2,794 53	1,328 50	5,112 89
Exchanges for clearing house.....	37,918 66	76,914 97	43,371 10	93,537 56
Notes of other national banks.....	6,473 00	19,806 00	22,174 00	24,768 00
Fractional paper currency, nickels and cents.	1,921 29	2,524 57	2,302 04	2,682 04
Specie	225,286 00	291,175 50	329,404 50	199,097 00
Legal tender notes.....	35,115 00	88,200 00	75,025 00	60,775 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$3,536,985 13	\$3,795,158 94	\$4,060,802 55	\$3,792,489 97
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	43,488 08	48,874 09	38,973 28	52,554 37
National bank notes outstanding.....	48,600 00	48,600 00	48,600 00	48,600 00
Due to other national banks.....	312,413 41	322,062 36	327,567 64	278,779 50
Due to state banks and bankers.....	252,596 45	338,496 24	426,060 74	316,239 62
Dividends unpaid.....				
Individual deposits subject to check.....	2,280,205 06	2,287,003 83	2,066,968 60	2,533,056 34
Demand certificates of deposit.....	82,831 48	55,182 42	42,422 29	56,200 14
Time certificates of deposit.....	16,901 68			
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....		200,000 00		
Liabilities other than those above stated...				
Totals	\$3,536,985 13	\$3,795,158 94	\$4,060,802 55	\$3,792,489 97

NATIONAL BANKS OF MICHIGAN.

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No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

M. L. WILLIAMS, *President*; GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents*; F. A. SMITH, *Cashier*; HENRY H. SANGER, W. A. MCWHINNEY, *Assistant Cashiers*; J. H. HART, *Auditor*.

DIRECTORS.—George Hendrie, Joseph H. Berry, Gilbert W. Lee, M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel, Jas. D. Standish, A. E. F. White, H. Kirke White, Chas. L. Palms, J. S. Farrand, Jr., Dr. J. B. Book, Wm. P. Hamilton, M. J. Murphy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,532,465 60	\$2,497,560 50	\$5,251,173 02	\$5,353,884 00
Overdrafts, secured and unsecured.....	360 87	79 48	3,563 75	815 63
U. S. bonds to secure circulation.....	50,000 00	50,000 00	750,000 00	750,000 00
U. S. bonds to secure U. S. deposits.....	150,000 00	150,000 00	250,000 00	250,000 00
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....			83,513 50	83,513 50
Stocks, securities, etc.....	197,075 00	136,666 25	136,167 26	135,880 00
Banking house, furniture and fixtures.....			30,000 00	30,000 00
Other real estate, and mortgages owned.....		16,768 49		
Due from National banks (not reserve agents).....	233,037 75	270,679 14	600,373 34	577,791 09
Due from State banks and bankers.....	37,052 65	20,537 46	142,477 04	72,808 13
Due from approved reserve agents.....	557,191 80	511,382 90	1,245,702 36	936,316 79
Checks and other cash items.....	3,142 25	3,798 19	17,622 30	11,498 85
Exchanges for clearing house.....	56,483 93	63,925 80	110,338 73	114,922 99
Notes of other national banks.....	14,411 00	14,588 00	30,516 00	24,690 00
Fractional paper currency, nickels and cents.....	1,100 92	1,100 71	941 64	1,322 42
Specie.....	256,635 50	121,574 00	255,104 00	134,550 50
Legal tender notes.....	181,000 00	167,000 00	264,000 00	321,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	37,500 00	37,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		9,000 00		6,000 00
Totals	\$4,272,457 07	\$4,086,150 92	\$9,308,992 94	\$8,842,487 90
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	100,000 00	100,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	26,844 23	33,736 22	46,637 32	71,731 57
National bank notes outstanding.....	42,500 00	46,500 00	534,300 00	731,250 00
Due to other national banks.....	836,840 87	710,779 92	1,127,211 92	1,095,539 67
Due to state banks and bankers.....	966,088 27	802,136 71	1,782,996 64	1,633,752 11
Dividends unpaid.....				
Individual deposits subject to check.....	1,432,968 84	1,436,710 53	3,301,664 62	2,967,452 83
Demand certificates of deposit.....			102,799 77	78,194 01
Time certificates of deposit.....	217,088 83	256,748 46	650,562 96	611,332 21
Certified checks.....			11,649 81	
Cashier's checks outstanding.....			2,246 25	
United States deposits.....	138,138 18	111,183 26	223,498 10	234,413 52
Deposits of U. S. disbursing officers.....	11,987 85	38,356 82	30,525 62	23,231 98
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$4,272,457 07	\$4,086,150 92	\$9,308,992 94	\$8,842,487 90

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, *Vice President*; WM. T. DEGRAFF, *Cashier*;
 IRVINE B. UNGER, *Assistant to the President*; A. W. EHRMAN, *Assistant Cashier*;
 CHAS. F. LAWSON, *Auditor*.

DIRECTORS.—Alexander Lewis, H. P. Baldwin, Alex. McPherson, T. D. Buhl, Henry Stephens,
 F. C. Stoepe, Henry B. Joy, A. W. Wright, Oren Scotten, James Davidson, Stanford T.
 Crapo, Chas. M. Heald, E. W. Meddaugh.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$4,681,986 61	\$4,922,440 47	\$5,461,809 03	\$5,795,270 96
Overdrafts, secured and unsecured.....	1,320 96	846 21	1,090 90	20,545 28
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	100,000 00	250,000 00
U. S. bonds on hand.....	23,450 00	148,250 00	151,150 00	.....
Premiums on U. S. Bonds.....	.....	14,112 50	.....	30,657 04
Stocks, securities, etc.....	52,415 00	132,688 52	102,888 52	51,925 00
Banking house, furniture and fixtures.....	.....	.....	.....	.....
Other real estate, and mortgages owned.....	10,860 00	10,860 00	10,370 75	.....
Due from National banks (not reserve agents)	813,706 81	830,095 94	599,544 74	668,189 62
Due from State banks and bankers.....	280,303 67	255,296 72	212,374 53	194,561 58
Due from approved reserve agents.....	1,010,149 97	867,448 27	781,121 82	953,690 88
Checks and other cash items.....	170,563 05	10,357 82	14,839 86	13,667 42
Exchanges for clearing house.....	99,944 96	114,598 53	223,332 89	114,565 49
Notes of other national banks.....	26,201 00	43,653 00	31,573 00	55,469 00
Fractional paper currency, nickels and cents.	4,135 30	4,227 49	852 38	1,256 72
Specie	293,709 00	424,644 50	425,168 50	483,404 00
Legal tender notes.....	339,474 00	245,023 00	336,900 00	349,435 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	.....
Due from U. S. treasurer, other than 5% re- demption fund.....	16,500 00	.....	20,500 00	15,500 00
Totals	\$7,977,220 33	\$8,177,042 97	\$8,526,016 92	\$9,048,157 94
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid	131,636 04	49,558 29	62,058 95	41,940 12
National bank notes outstanding.....	49,500 00	50,000 00	49,200 00	.....
Due to other national banks.....	1,009,228 38	865,497 97	864,949 21	1,557,428 42
Due to state banks and bankers.....	1,991,226 01	1,904,733 61	2,020,179 46	1,804,304 68
Dividends unpaid.....	285 59	480 00	131 22	.....
Individual deposits subject to check.....	3,393,282 54	3,933,192 38	4,143,929 30	3,632,981 13
Demand certificates of deposit.....	79,223 97	57,803 57	61,031 42	93,361 10
Time certificates of deposit.....	1,000 00	1,000 00	1,000 00	1,000 00
Certified checks.....	21,834 30	10,058 35	18,370 91	6,152 36
Cashier's checks outstanding.....	3 50	4,718 90	5,166 45	8,379 59
United States deposits.....	100,000 00	100,000 00	100,000 00	250,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	152,610 54
Totals	\$7,977,220 33	\$8,177,042 97	\$8,526,016 92	\$9,048,157 94

NATIONAL BANKS OF MICHIGAN.

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No. 3730.

*THE PRESTON NATIONAL BANK, DETROIT.

CHARLES L. PALMS, *President*; A. E. F. WHITE, *Vice President*; I. B. UNGER, *Cashier*;
J. P. GILMORE, *Auditor*.

DIRECTORS.—C. A. Black, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens, H. K.
White, J. B. Book, C. L. Palms, F. C. Andrews, M. J. Murphy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$3,138,707 65	\$2,724,551 04		
Overdrafts, secured and unsecured.....	7 83	1,769 74		
U. S. bonds to secure circulation.....	700,000 00	700,000 00		
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00		
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	369,600 00	369,600 00		
Banking house, furniture and fixtures.....	10,500 00	10,000 00		
Other real estate, and mortgages owned....	184,619 19	181,658 33		
Due from National banks (not reserve agents)	300,043 57	178,763 78		
Due from State banks and bankers.....	38,327 45	27,352 72		
Due from approved reserve agents.....	647,707 67	430,674 13		
Checks and other cash items.....	170 96	211 40		
Exchanges for clearing house.....	80,409 62	41,115 42		
Notes of other national banks.....	42,445 00	30,505 00		
Fractional paper currency, nickels and cents.	218 92	211 90		
Specie.....	312,593 50	270,589 00		
Legal tender notes.....	148,910 00	131,250 00		
Redemption fund with U. S. treasurer (5% of circulation).....	35,000 00	35,000 00		
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$5,950,321 36	\$5,173,262 46		
Liabilities.				
Capital stock paid in.....	\$700,000 00	\$700,000 00		
Surplus fund.....	115,000 00	115,000 00		
Undivided profits less expenses and taxes paid	43,303 88	42,584 07		
National bank notes outstanding.....	688,650 00	700,000 00		
Due to other national banks.....	510,629 37	386,894 75		
Due to state banks and bankers.....	1,155,347 22	1,166,144 19		
Dividends unpaid.....				
Individual deposits subject to check.....	1,602,289 08	1,294,803 28		
Demand certificates of deposit.....	586,252 69	438,913 76		
Time certificates of deposit.....				
Certified checks.....	5,898 30	18,943 08		
Cashier's checks outstanding.....	2,450 82	9,979 33		
United States deposits.....	100,000 00	100,000 00		
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		200,000 00		
Bills payable.....				
Liabilities other than those above stated...	450,000 00			
Totals	\$5,950,321 36	\$5,173,262 46		

*Consolidated with Commercial National Bank, Detroit.

No. 3487.

UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President*; PATRICK A. DUCEY, *Vice President*; FRED E. FARNSWORTH, *Cashier*;
L. C. SHERWOOD, *Assistant Cashier*.

DIRECTORS.—F. D. Eatherly, Patrick A. Ducey, H. A. Harmon, Henry Wunsch, Theo. Gorenflo,
Stephen Pratt, Albert A. Albrecht, Fred E. Farnsworth, Peter McArthur.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$682,349 39	\$703,010 89	\$668,231 79	\$678,571 02
Overdrafts, secured and unsecured.....	1,322 28	67 55	343 87	1,745 40
U. S. bonds to secure circulation.....	150,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	20,000 00	20,000 00	20,000 00	20,000 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	33,805 60	33,805 60	33,805 60	33,805 60
Due from National banks (not reserve agents)	43,097 51	31,108 43	45,853 19	49,802 87
Due from State banks and bankers.....	17,915 77	10,190 82	20,858 53	16,621 43
Due from approved reserve agents.....	49,755 00	57,334 06	53,118 13	58,948 13
Checks and other cash items.....	600 10	1,401 26	666 39	783 38
Exchanges for clearing house.....	12,121 84	19,116 38	25,537 22	15,982 54
Notes of other national banks.....	11,810 00	9,025 25	15,089 00	12,350 00
Fractional paper currency, nickels and cents.	453 50	632 22	853 21	222 04
Specie.....	34,324 75	63,391 75	28,548 25	33,495 25
Legal tender notes.....	14,832 00	14,308 00	8,576 00	19,366 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,100 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,083,487 74	\$1,021,892 21	\$980,011 18	\$979,439 66
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	12,500 00	12,500 00	13,000 00	13,000 00
Undivided profits less expenses and taxes paid	24,318 65	28,199 98	19,628 92	23,221 17
National bank notes outstanding.....	150,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....	51,302 32	38,771 20	27,362 09	11,213 70
Due to state banks and bankers.....	106,857 60	94,356 52	69,214 88	61,961 59
Dividends unpaid.....	160 00	160 00	190 00	190 00
Individual deposits subject to check.....	378,171 79	381,591 82	474,760 39	475,739 56
Demand certificates of deposit.....	157,413 60	138,060 55	100 00	107,805 72
Time certificates of deposit.....			118,637 40	
Certified checks.....	2,768 78	3,252 14	7,187 50	6,377 92
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		75,000 00		30,000 00
Bills payable.....				
Liabilities other than those above stated..				
Totals	\$1,083,487 74	\$1,021,892 21	\$980,011 18	\$979,439 66

NATIONAL BANKS OF MICHIGAN.

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No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; N. P. LELAND, *Vice President*; J. D. LELAND, *Cashier*;
J. L. VAN ALSTINE, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, N. P. Leland, B. Geer, P. D. Brown, C. S. Reed, F. C. Gale,
John T. Hutton, George Brooks.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$194,758 99	\$181,325 85	\$204,234 64	\$214,870 52
Overdrafts, secured and unsecured.....	9 33	105 32	132 64	835 32
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	475 00	475 00	225 00	
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,375 00	7,375 00	7,375 00	7,375 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	8,711 64	2,107 89	8,758 53	1,911 25
Due from State banks and bankers.....	783 27	11,156 91	9,966 05	4,963 91
Due from approved reserve agents.....	22,895 55	42,745 58	15,462 89	18,005 01
Checks and other cash items.....	1,088 12	413 71	545 43	913 09
Exchanges for clearing house.....				
Notes of other national banks.....	1,189 00	2,476 00	2,065 00	2,080 00
Fractional paper currency, nickels and cents.....	97 27	86 91	209 12	176 88
Specie.....	4,415 00	6,285 00	10,015 00	10,950 00
Legal tender notes.....	7,000 00	12,000 00	8,000 00	12,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$275,048 17	\$292,804 17	\$293,239 30	\$299,475 96
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,800 00	1,800 00	2,350 00	2,350 00
Undivided profits less expenses and taxes paid.....	103 50	1,373 59	1,242 98	3,466 75
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	10,069 71			
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	74,464 43	82,478 79	85,658 55	79,424 44
Demand certificates of deposit.....	131,110 53	152,151 69	153,987 77	150,724 79
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	7,500 00	5,000 00		7,500 00
Bills payable.....				6,000 00
Liabilities other than those above stated.....				
Totals	\$275,048 17	\$292,804 17	\$293,239 30	\$299,475 96

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—Marshall Wood, F. H. DeGolia, A. Osborn, E. E. Horner, J. T. Hall, J. H. Gallory,
L. J. Smith.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$164,735 69	\$166,715 10	\$169,552 72	\$187,911 94
Overdrafts, secured and unsecured.....	1,176 13	1,137 49	649 73	2,176 23
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	5,350 00	5,350 00	6,850 00	1,750 00
Due from National banks (not reserve agents)	410 97	719 30		132 50
Due from State banks and bankers.....				
Due from approved reserve agents.....	18,342 24	9,431 34	14,910 31	11,283 52
Checks and other cash items.....	462 67	117 59	310 63	49 07
Exchanges for clearing house.....				
Notes of other national banks.....	150 00	50 00		210 00
Fractional paper currency, nickels and cents.	62 99	27 00	28 45	51 70
Specie	5,893 30	5,526 80	5,632 60	7,731 15
Legal tender notes.....	2,538 00	2,382 00	441 00	4,703 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$220,946 99	\$213,581 43	\$220,200 44	\$237,824 11
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits less expenses and taxes paid	4,373 45	4,585 58	5,428 37	7,054 76
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other national banks.....				
Due to state banks and bankers.....	4,987 98	4,146 98	4,993 25	7,239 06
Dividends unpaid.....				
Individual deposits subject to check.....	28,836 30	24,290 27	20,163 92	25,889 22
Demand certificates of deposit.....	118,849 26	116,658 60	125,714 90	133,741 05
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$220,946 99	\$213,581 43	\$220,200 44	\$237,824 11

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; W. W. OLIVER, *Vice President*; C. C. ROYCE, *Cashier*;
LESLIE FRENCH, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, S. B. Rathfin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$731,389 46	\$773,586 29	\$864,038 46	778,574 31
Overdrafts, secured and unsecured.....	46 57	81 91	12 83	47 84
U. S. bonds to secure circulation.....	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	124,000 00	124,000 00	118,200 00	118,200 00
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	3,363 77	5,416 70	1,177 49	1,795 10
Due from State banks and bankers.....	5,304 65	7,649 22	3,555 15	1,599 77
Due from approved reserve agents.....	123,763 77	112,873 98	98,697 56	108,004 35
Checks and other cash items.....	115 00	8,588 50	398 85	8,008 67
Exchanges for clearing house.....	1,711 20			
Notes of other national banks.....	250 00	1,000 00	3,325 00	2,500 00
Fractional paper currency, nickels and cents.....	646 83	136 42	82 35	123 23
Specie.....	47,522 60	58,688 50	61,067 50	63,978 50
Legal tender notes.....	8,000 00	10,000 00	10,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,075,113 85	\$1,125,971 52	\$1,189,545 19	\$1,101,826 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	4,154 78	7,514 54	8,364 91	11,431 51
National bank notes outstanding.....	19,000 00	20,000 00	20,000 00	20,000 00
Due to other national banks.....	168 45			1,061 79
Due to state banks and bankers.....	626 31	1,321 93	849 51	1,566 28
Dividends unpaid.....				100 00
Individual deposits subject to check.....	334,606 79	343,969 23	375,226 66	303,598 06
Demand certificates of deposit.....	646,568 52	683,142 32	714,606 11	694,084 25
Time certificates of deposit.....				
Certified checks.....		33 50		
Cashier's checks outstanding.....			500 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,075,113 85	\$1,125,971 52	\$1,189,545 19	\$1,101,826 89

No. 3361.

FIRST NATIONAL BANK, FLINT.

JOHN J. CARTON, *President*; S. C. RANDALL, *Vice President*; CHARLES S. BROWN, *Cashier*.

DIRECTORS.—John J. Carton, S. C. Randall, F. Dullam, William L. Smith, Charles S. Brown, B. F. Cotharin, Wm. McGregor, W. R. Hubbard, Geo. L. Walker.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$367,070 81	\$378,707 57	\$354,774 61	\$367,003 36
Overdrafts, secured and unsecured.....	781 96	1,397 52	946 83	994 43
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	125,918 19	127,223 36	132,562 13	136,630 22
Banking house, furniture and fixtures.....	21,000 00	21,900 00	21,000 00	21,000 00
Other real estate, and mortgages owned....	4,165 00	4,165 00	3,523 75	3,523 75
Due from National banks (not reserve agents)		2 77		
Due from State banks and bankers.....	3,856 61	3,695 85	2,220 90	3,511 38
Due from approved reserve agents.....	40,061 56	23,005 04	57,824 63	39,066 75
Checks and other cash items.....	1,698 09	228 07	2,490 05	1,654 65
Exchanges for clearing house.....		1,128 40		
Notes of other national banks.....	943 00	564 00	489 00	606 00
Fractional paper currency, nickels and cents.	55 55	99 18	249 41	95 97
Specie.....	11,684 50	32,360 00	17,917 00	19,205 40
Legal tender notes.....	18,500 00		11,000 00	12,750 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$748,220 27	\$751,076 76	\$732,496 31	\$763,631 90
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	18,500 00	18,500 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	16,180 15	21,466 65	21,268 25	23,665 62
National bank notes outstanding.....	150,000 00	150,000 00	150,000 00	150,000 00
Due to other national banks.....	11,237 60		734 16	966 45
Due to state banks and bankers.....	601 63	13,977 38	26,578 53	97 57
Dividends unpaid.....	92 25	45 00		
Individual deposits subject to check.....	274,532 89	274,302 05	282,102 37	286,066 94
Demand certificates of deposit.....	7,961 68	7,153 12	5,319 11	3,035 53
Time certificates of deposit.....	115,566 68	110,691 28	104,661 14	117,204 70
Sundry deposits.....	3,544 39		1,779 75	12,565 09
Certified checks.....		4,941 28		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$748,220 27	\$751,076 76	\$732,496 31	\$763,631 90

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

NELSON R. HOWLETT, *President*; GEO. A. FARR, *Vice President*; D. C. OAKES, *Cashier*.

DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff, N. Robbins, Geo. P. Savidge, D. C. Oakes, H. F. Harbeck.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$416,364 95	\$432,880 61	\$423,105 32	\$421,290 28
Overdrafts, secured and unsecured.....	222 36	1,142 46	1,251 79	559 40
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	1,280 00	1,280 00	1,280 00	1,280 00
Premiums on U. S. Bonds.....	109 55	109 55	109 55	109 55
Stocks, securities, etc.....	61,094 49	61,094 49	61,094 49	61,094 49
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....			34,794 93	34,794 93
Due from National banks (not reserve agents).....	2,726 61	4,089 49	6,870 31	4,636 40
Due from State banks and bankers.....	1,304 08			
Due from approved reserve agents.....	97,088 03	73,714 21	87,871 76	91,091 27
Checks and other cash items.....	742 51	741 17	943 72	5,491 90
Exchanges for clearing house.....				
Notes of other national banks.....	3,135 00	1,620 00	1,960 00	1,750 00
Fractional paper currency, nickels and cents.....	455 56	269 28	223 52	127 32
Specie	15,165 00	18,142 00	16,047 40	16,505 10
Legal tender notes.....	14,160 00	9,690 00	19,686 00	9,031 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00			
Totals	\$669,828 14	\$659,703 26	\$710,238 79	\$702,661 34
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,600 00	16,600 00	16,600 00	16,600 00
Undivided profits less expenses and taxes paid.....	13,108 68	14,681 96	18,164 79	21,501 56
National bank notes outstanding.....	48,500 00	49,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....		247 66		
Dividends unpaid.....				
Individual deposits subject to check.....	340,914 34	359,133 46	440,349 17	435,346 89
Demand certificates of deposit.....	150,705 12	120,040 18	55,124 83	79,212 89
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$669,828 14	\$659,703 26	\$710,238 79	\$702,661 34

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*;
JNO. A. SEYMOUR, *Cashier*; L. Z. CAUKIN, *Assistant Cashier*.

DIRECTORS.—W. H. Anderson, William Sears, Wm. H. Gay, S. M. Lemon, G. K. Johnson,
C. Bertsch, John W. Blodgett, George P. Wanty, C. G. A. Voigt, A. S. Musselman, L. E. Knappen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,570,196 29	\$1,585,006 11	\$1,760,817 71	\$1,720,617 17
Overdrafts, secured and unsecured.....	5,058 35	7,512 63	354 83	1,453 83
U. S. bonds to secure circulation.....	200,000 00	200,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....	350,000 00	350,000 00	450,000 00	450,000 00
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	17,917 50	17,917 50	35,000 00	35,000 00
Stocks, securities, etc.....	177,947 50	209,056 17	191,113 67	206,702 10
Banking house, furniture and fixtures.....	76,500 00	76,500 00	101,500 00	126,500 00
Other real estate, and mortgages owned....	19,162 17	19,162 17	16,462 17	18,000 00
Due from National banks (not reserve agents)	175,110 42	124,429 32	141,970 52	82,272 61
Due from State banks and bankers.....	70,764 86	56,048 97	39,065 04	32,928 29
Due from approved reserve agents.....	410,741 33	417,918 48	258,892 46	263,455 08
Checks and other cash items.....	781 81	1,290 20	1,234 93	31 64
Exchanges for clearing house.....	8,605 04	28,881 76	29,899 23	23,718 19
Notes of other national banks.....	15,000 00	20,100 00	13,000 00	13,000 00
Fractional paper currency, nickels and cents.	2,441 47	1,171 95	1,529 19	823 11
Specie	100,591 30	93,097 60	100,894 05	110,666 25
Legal tender notes.....	30,001 00	35,059 00	34,737 00	28,427 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$3,240,819 04	\$3,253,153 86	\$3,491,500 80	\$3,428,595 22
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits less expenses and taxes paid	56,505 99	62,928 75	72,391 10	71,219 92
National bank notes outstanding.....	200,000 00	200,000 00	300,000 00	300,000 00
Due to other national banks.....	41,448 40	46,786 06	45,649 32	33,836 07
Due to state banks and bankers.....	595,545 12	548,294 42	619,369 59	580,163 78
Dividends unpaid.....	408 00	704 00	310 00	186 00
Individual deposits subject to check.....	781,555 74	775,718 19	715,909 24	694,451 58
Demand certificates of deposit.....	904,755 79	904,516 44	927,781 30	938,737 87
Time certificates of deposit.....				
Certified checks.....	600 00	4,258 00	90 25	
Cashier's checks outstanding.....				
United States deposits.....	317,299 50	311,547 54	411,926 46	435,944 18
Deposits of U. S. disbursing officers.....	32,700 50	38,452 46	38,073 54	14,055 82
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$3,240,819 04	\$3,253,153 86	\$3,491,500 80	\$3,428,595 22

NATIONAL BANKS OF MICHIGAN.

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No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; CHARLES H. CHICK, *Vice President*; THOS. W. STRAHAN, *Second Vice President*; SIDNEY W. SHERMAN, *Cashier*.

DIRECTORS.—Thos. W. Strahan, Chas. H. Chick, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Cornelius Clark, Daniel Lynch, John W. Blodgett, Samuel M. Lemon, Wm. H. Anderson, Christian Gallmeyer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$489,482 09	\$549,256 10	\$620,599 49	\$643,933 36
Overdrafts, secured and unsecured.....	945 13	1,618 59	873 49	465 86
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	336 31	524 31	246 59	203 41
Banking house, furniture and fixtures.....	3,533 25	3,380 25	4,772 69	4,772 69
Other real estate, and mortgages owned.....	29,930 55	29,930 55	28,430 55	28,430 55
Due from National banks (not reserve agents)	24,875 95	32,318 83	11,869 62	6,477 92
Due from State banks and bankers.....				
Due from approved reserve agents.....	44,141 69	32,178 38	72,068 89	50,340 58
Checks and other cash items.....	343 87	444 96	973 98	122 97
Exchanges for clearing house.....	3,474 35	5,763 17	5,066 40	5,207 83
Notes of other national banks.....	5,992 00	15,000 00	9,260 00	7,500 00
Fractional paper currency, nickels and cents.	185 81	280 91	317 25	426 91
Specie.....	59,625 15	48,724 25	35,871 10	37,407 70
Legal tender notes.....	10,850 00	21,960 00	18,600 00	15,117 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$700,966 15	\$768,615 32	\$835,690 05	\$827,662 78
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	16,000 00	16,000 00
Undivided profits less expenses and taxes paid	2,097 71	6,205 49	3,062 67	7,067 01
National bank notes outstanding.....	24,500 00	22,850 00	24,000 00	23,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	14 81	2 81	54 99	2 81
Individual deposits subject to check.....	332,394 35	387,523 56	429,481 66	418,788 59
Demand certificates of deposit.....	220,709 28	236,967 29	262,966 13	262,306 67
Time certificates of deposit.....				
Certified checks.....	6,250 00	166 17	124 60	8 70
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$700,966 15	\$768,615 32	\$835,690 05	\$827,662 78

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; CHARLES S. HAZELTINE, *Vice President*; FRANK M. DAVIS, *Cashier*; JOHN L. BENJAMIN, JOHN D. MORTON, *Assistant Cashiers*.

DIRECTORS.—Joseph Houseman, S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, Julius Berkey, J. Boyd Pantlind, D. E. Waters, William Widdicomb, Justus S. Stearns, Chas. S. Burch.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,979,762 64	\$1,920,224 57	\$2,300,165 06	\$2,261,028 14
Overdrafts, secured and unsecured.....	3,492 39	419 56	2,746 48	7,444 66
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	15,552 16	15,302 16	15,302 16	14,552 16
Banking house, furniture and fixtures.....	3,900 82	4,267 90	4,135 00	4,433 07
Other real estate, and mortgages owned....	18,551 21	14,421 10	11,588 82	11,519 88
Due from National banks (not reserve agents)	5,065 44	5,233 83	4,722 17	9,758 74
Due from State banks and bankers.....	89,044 91	16,800 10	55,543 04	37,259 30
Due from approved reserve agents.....	252,881 36	105,146 24	122,234 42	254,805 90
Checks and other cash items.....	488 20	94 81	190 00	488 62
Exchanges for clearing house.....	7,904 48	9,131 50	18,427 17	10,889 18
Notes of other National banks.....	15,845 00	10,583 00	12,209 00	10,150 00
Fractional paper currency, nickels and cents.	721 00	322 01	201 88	744 86
Specie	58,681 70	52,057 00	63,591 50	94,345 00
Legal tender notes.....	58,122 00	51,200 00	62,600 00	40,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$2,565,113 31	\$2,259,713 78	\$2,728,156 70	\$2,811,899 41
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	19,965 24	26,450 22	27,673 99	40,825 28
National bank notes outstanding.....	49,500 00	49,000 00	50,000 00	50,000 00
Due to other national banks.....	103,401 28	74,067 48	82,222 87	116,515 25
Due to state banks and bankers.....	159,722 85	132,869 13	99,434 00	120,831 03
Dividends unpaid.....	441 50	29 00	40 00	
Individual deposits subject to check.....	1,240,525 03	972,846 20	1,400,032 21	1,398,819 02
Demand certificates of deposit.....	388,412 29	403,802 66	408,226 77	484,263 48
Time certificates of deposit.....				
Certified checks.....	3,145 12	629 09	526 86	545 35
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$2,565,113 31	\$2,259,713 78	\$2,728,156 70	\$2,811,899 41

NATIONAL BANKS OF MICHIGAN.

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No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President and Cashier*; LESTER J. RINDGE, *Vice President*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letellier, H. Idema, C. Morton, Walter C. Winchester, James R. Wylie, F. Macey.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$1,842,849 12	\$1,912,477 21	\$1,949,123 18	\$1,986,040 83
Overdrafts, secured and unsecured.....	1,884 99	1,409 33	1,731 75	8,848 78
U. S. bonds to secure circulation.....	250,000 00	250,000 00	250,000 00	250,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	9,990 85	9,990 85		
Stocks, securities, etc.....	25,600 00	25,600 00	45,600 00	45,600 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....	7,706 72	3,806 72	3,806 72	3,806 72
Due from National banks (not reserve agents)	3,174 49	2,818 58	8,106 48	4,664 57
Due from State banks and bankers.....	43,419 67	30,633 87	53,338 62	59,020 86
Due from approved reserve agents.....	249,540 71	206,773 75	309,883 27	311,871 74
Checks and other cash items.....	558 08	2,529 88	350 86	209 75
Exchanges for clearing house.....	9,499 66	8,928 35	29,533 04	8,602 41
Notes of other National banks.....	18,242 00	34,392 00	40,224 00	31,659 00
Fractional paper currency, nickels and cents.	100 00	350 00	600 00	400 00
Specie.....	82,759 81	76,090 45	74,245 96	79,972 13
Legal tender notes.....	15,000 00	15,000 00	20,000 00	19,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	12,500 00	12,500 00	12,500 00	12,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		2,000 00	10,000 00	
Totals	\$2,622,826 10	\$2,645,300 99	\$2,850,088 88	\$2,872,196 79
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	35,416 87	50,418 62	39,223 81	70,065 63
National bank notes outstanding.....	247,060 00	248,000 00	250,000 00	250,000 00
Due to other national banks.....	64,866 11	35,390 46	56,749 24	22,462 37
Due to state banks and bankers.....	201,015 61	149,862 81	162,857 92	196,403 10
Dividends unpaid.....	683 21	40 00	231 00	
Individual deposits subject to check.....	537,037 31	611,709 34	724,658 08	674,036 68
Demand certificates of deposit.....	936,540 93	949,663 70	1,006,247 17	1,068,992 96
Interest reserve for certificates of deposit.....			10,000 00	
Certified checks.....	216 06	216 06	121 66	216 06
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$2,622,826 10	\$2,645,300 99	\$2,850,088 88	\$2,872,196 79

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, *Vice President*, HARVEY J. HOLLISTER, *Cashier*; CLAY H. HOLLISTER, *Assistant Cashier*; HOYT G. POST, *Auditor*.

DIRECTORS.—James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens, Clay H. Hollister.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$3,821,975 05	\$3,523,143 21	\$3,764,552 28	\$3,850,743 63
Overdrafts, secured and unsecured.....	11,549 54	9,706 44	7,175 04	12,414 41
U. S. bonds to secure circulation.....	200,000 00	200,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	7,000 00	7,000 00	16,812 50	16,812 50
Stocks, securities, etc.....	196,596 45	248,251 45	242,166 87	233,551 25
Banking house, furniture and fixtures.....	159,236 30	171,454 17	181,584 64	185,431 92
Other real estate, and mortgages owned.....	34,075 45	35,166 45	33,910 95	25,673 25
Due from National banks (not reserve agents)	145,089 51	103,229 88	125,462 57	132,466 34
Due from State banks and bankers.....	196,527 89	180,221 55	140,185 63	148,336 27
Due from approved reserve agents.....	382,658 69	489,470 30	540,370 95	255,551 21
Checks and other cash items.....	12,405 29	7,908 37	8,739 49	30,239 38
Exchanges for clearing house.....	12,587 52	35,949 24	29,648 16	11,899 80
Notes of other national banks.....	20,000 00	27,000 00	10,000 00	18,000 00
Fractional paper currency, nickels and cents.	2,587 00	2,932 38	1,579 59	1,671 42
Specie	150,724 15	163,642 50	149,249 62	180,112 15
Legal tender notes.....	26,000 00	33,000 00	15,000 00	24,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	9,900 00	15,700 00	3,200 00	4,800 00
Totals	\$5,399,124 84	\$5,243,776 54	\$5,584,638 29	\$5,426,713 54
Liabilities.				
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	160,000 00	160,000 00	160,000 00	160,000 00
Undivided profits less expenses and taxes paid	158,632 77	185,428 70	182,767 49	223,836 00
National bank notes outstanding.....	200,000 00	200,000 00	300,000 00	300,000 00
Due to other national banks.....	130,019 46	134,090 71	164,681 59	82,194 80
Due to state banks and bankers.....	403,127 54	393,342 99	254,091 92	332,669 60
Dividends unpaid.....	1,818 00	750 00	1,137 00	223 00
Individual deposits subject to check.....	1,768,724 97	1,755,327 66	1,986,088 65	1,671,987 25
Demand certificates of deposit.....	1,775,091 70	1,612,508 33	1,726,008 41	1,801,466 99
Time certificates of deposit.....				
Certified checks.....	1,710 40	2,328 15	3,863 23	64,333 89
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$5,399,124 84	\$5,243,776 54	\$5,584,638 29	\$5,426,713 54

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President*; ARCHIBALD J. SCOTT, *Vice President*; WILLIAM CONDON, *Cashier*;
MICHAEL M. SHEA, *Assistant Cashier*.

DIRECTORS.—Samuel B. Harris, Geo. S. North, Michael Finn, Archibald J. Scott, William H. Roberts, George H. Nichols, Charles D. Hanchette.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$745,177 00	\$750,368 14	\$772,210 11	\$808,322 27
Overdrafts, secured and unsecured.....	10,723 99	5,803 16	3,782 36	3,127 56
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	10,952 92	13,002 92	9,466 25	7,400 00
Banking house, furniture and fixtures.....	37,690 43	44,285 30	49,510 42	49,748 17
Other real estate, and mortgages owned.....	4,469 93	4,574 83		
Due from National banks (not reserve agents).....	48,876 00	14,552 36	18,284 34	20,811 80
Due from State banks and bankers.....	21,738 18	30,988 74	19,111 82	20,967 94
Due from approved reserve agents.....	186,952 99	204,753 51	226,229 26	82,514 07
Checks and other cash items.....	1,817 94	1,065 27	887 93	2,315 14
Exchanges for clearing house.....				
Notes of other national banks.....	5,550 00	8,590 00	16,175 00	15,480 00
Fractional paper currency, nickels and cents.....	1,513 50	1,639 16	296 15	312 02
Specie.....	57,357 95	51,413 65	68,454 25	67,801 90
Legal tender notes.....	15,920 00	18,706 00	26,258 00	30,296 00
Redemption fund with U. S. treasurer (5% of circulation).....		2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	2,500 00			
Totals	\$1,200,240 83	\$1,204,763 08	\$1,263,144 89	\$1,161,596 86
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	23,404 52	25,062 74	22,822 85	3,982 58
National bank notes outstanding.....	47,550 00	46,800 00	49,000 00	49,000 00
Due to other national banks.....		5,144 12	2,982 48	2,187 62
Due to state banks and bankers.....			2,482 33	
Dividends unpaid.....	129 00	94 00	129 00	129 00
Individual deposits subject to check.....	807,833 45	802,442 04	861,824 17	776,604 91
Demand certificates of deposit.....	81,323 86	85,200 13	83,941 31	89,662 75
Time certificates of deposit.....			12 75	
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,200,240 83	\$1,204,763 08	\$1,263,144 89	\$1,161,596 86

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith,
R. K. Grant, W. H. Chase.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$274,257 83	\$263,737 37	\$273,532 70	\$313,536 06
Overdrafts, secured and unsecured.....	2,735 14	742 43	5,191 77	6,088 68
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				10,000 00
Stocks, securities, etc.....				10,000 00
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	
Other real estate, and mortgages owned....	550 00			
Due from National banks (not reserve agents)	4,099 65	3,686 29	14,074 85	1,801 67
Due from State banks and bankers.....				
Due from approved reserve agents.....	44,690 14	64,060 66	54,371 30	19,086 29
Checks and other cash items.....	2,096 29	951 43	1,268 08	3,573 86
Exchanges for clearing house.....				
Notes of other national banks.....	2,700 00	957 00	798 00	563 00
Fractional paper currency, nickels and cents.	110 64	31 68	41 85	118 78
Specie.....	4,517 55	4,490 10	5,908 75	6,709 90
Legal tender notes.....	11,016 00	11,000 00	8,000 00	14,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$409,273 24	\$412,196 96	\$425,684 75	\$437,908 24
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	5,770 81	5,181 16	8,232 29	7,939 73
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....		94 00		34 00
Individual deposits subject to check.....	154,294 94	160,034 47	165,368 66	163,381 85
Demand certificates of deposit.....	99,207 49	96,887 33	102,063 80	107,552 66
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				9,000 00
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$409,273 24	\$412,196 96	\$425,684 75	\$437,908 24

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
WM. PRIDEAUX, *Assistant Cashier*.

DIRECTORS.—C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart, Caroline W.
Waldron, Wm. MacRitchie.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$514,379 76	\$558,007 28	\$460,411 58	\$491,879 85
Overdrafts, secured and unsecured.....	12,960 76	13,862 10	14,425 84	10,812 14
U. S. bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	452 03	458 03	458 03	458 03
Stocks, securities, etc.....	106,083 12	94,453 12	138,256 46	144,634 37
Banking house, furniture and fixtures.....	5,875 00	5,875 00	5,875 00	5,875 00
Other real estate, and mortgages owned.....	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents)	32,968 28	8,366 57	32,207 46	31,026 40
Due from State banks and bankers.....	5,773 20	329 04	3,038 64	
Due from approved reserve agents.....	85,422 06	80,715 99	73,844 50	54,552 02
Checks and other cash items.....	3,025 41	2,864 60	4,414 76	1,465 70
Exchanges for clearing house.....				
Notes of other national banks.....	9,080 06	9,210 00	7,170 00	6,610 00
Fractional paper currency, nickels and cents.	29 79	33 44	72 93	63 11
Specie.....	44,173 00	45,301 00	41,767 50	44,596 50
Legal tender notes.....	8,138 00	6,699 00	4,163 00	3,800 00
Redemption fund with U. S. treasurer (5% of circulation).....	687 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$843,268 91	\$841,119 67	\$800,998 20	\$800,166 22
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	19,619 72	19,355 69	19,818 89	19,880 88
National bank notes outstanding.....	12,050 00	13,726 00	13,225 00	13,725 00
Due to other national banks.....				
Due to state banks and bankers.....	1,509 33	5,004 25		2,772 58
Dividends unpaid.....				
Individual deposits subject to check.....	152,221 77	139,162 51	108,886 16	99,751 65
Demand certificates of deposit.....	572,868 09	578,872 23	580,568 65	579 055 81
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$843,268 91	\$841,119 67	\$800,998 20	\$800,166 22

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

R. C. PRYOR, *President*; C. H. HALL, *Vice President*; C. H. MOSS, *Cashier*;
W. R. THOMPSON, *Assistant Cashier*.

DIRECTORS.—R. C. Pryor, C. H. Hall, C. H. Moss, Frank Haun, W. A. Burnham, B. F. Chynoweth, J. H. Jasbirg, G. R. Hall, C. V. Seeber.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$89,382 02	\$101,098 62	\$149,301 67	\$167,670 97
Overdrafts, secured and unsecured.....	36 34	51 09	353 21	903 77
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,929 69	1,929 69	1,929 69	1,929 69
Stocks, securities, etc.....			503 20	503 20
Banking house, furniture and fixtures.....	1,385 35	1,385 35	6,656 81	10,087 05
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	2,340 80	4,677 02		10,131 43
Due from State banks and bankers.....	721 81	3,991 04	9,456 41	15,756 24
Due from approved reserve agents.....	10,807 80	5,307 20	3,182 53	9,107 40
Checks and other cash items.....	928 57	6,463 68	1,140 06	4,297 69
Exchanges for clearing house.....				
Notes of other national banks.....	5,500 00			
Fractional paper currency, nickels and cents.....	132 25	115 13	403 00	361 61
Specie.....	113,877 25	18,153 50	27,319 45	12,198 20
Legal tender notes.....	14,000 00	10,000 00	11,000 00	6,000 00
Redemption fund with U. S. treasurer (5 % of circulation.....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % re- demption fund.....		500 00		
Totals	\$167,301 38	\$179,422 32	\$237,996 03	\$265,197 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....	3,772 19	4,237 41	5,164 62	5,689 73
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	456 62		2,467 41	
Due to State banks and bankers.....	712 96		785 21	
Dividends unpaid.....				
Individual deposits subject to check.....	86,064 89	96,230 05	154,578 79	184,507 52
Demand certificates of deposit.....	1,264 72	3,654 86		
Time certificates of deposit.....		300 00		
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$167,301 38	\$179,422 32	\$237,996 03	\$265,197 25

NATIONAL BANKS OF MICHIGAN.

329

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

JAMES H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*; W. B. McLAUGHLIN, *Cashier*; J. L. REES, *Assistant Cashier*.

DIRECTORS.—R. R. Goodell, James H. Seager, Z. W. Wright, T. L. Chadbourne, James B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$1,034,776 74	\$1,223,095 45	\$1,237,371 05	\$1,350,436 41
Overdrafts, secured and unsecured.....	2,114 25	2,597 98	4,785 55	3,790 31
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	4,560 00.	4,560 00		
Stocks, securities, etc.....	152,245 00	152,245 00	151,245 00	201,771 10
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents)	12,029 78	9,495 68	8,979 07	9,303 64
Due from State banks and bankers.....	43,781 41	44,884 53	47,890 02	33,956 80
Due from approved reserve agents.....	935,287 83	761,406 34	814,812 13	549,752 54
Checks and other cash items.....	1,959 11	2,499 01	3,362 19	2,386 86
Exchanges for clearing house.....				
Notes of other national banks.....	24,250 00	23,205 00	35,610 00	9,900 00
Fractional paper currency, nickels and cents.	661 75	544 19	654 69	192 86
Specie	114,740 45	108,600 95	97,420 55	95,038 35
Legal tender notes.....	140,813 00	116,011 00	113,699 00	78,753 00
Redemption fund with U. S. treasurer, (5 % of circulation).....	4,555 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$2,618,254 32	\$2,600,645 13	\$2,667,279 25	\$2,486,781 87
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	69,428 59	78,576 64	77,469 58	87,436 80
National bank notes outstanding.....	91,100 00	100,000 00	100,000 00	100,000 00
Due to other national banks.....	13,509 62	4,669 46	7,030 85	18,649 29
Due to State banks and bankers.....	18,488 64	8,107 92	10,466 71	7,107 06
Dividends unpaid.....	65 00		90 00	75 00
Individual deposits subject to check.....	2,139,201 31	2,122,767 36	2,187,324 26	1,989,758 26
Demand certificates of deposit.....	36,461 16	36,491 25	32,649 64	28,586 68
Time certificates of deposit.....				
Certified checks.....		32 50	2,248 21	5,168 78
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$2,618,254 32	\$2,600,645 13	\$2,667,279 25	\$2,486,781 87

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; A. B. MORSE, W. H. MATTISON, *Vice Presidents*;
C. D. RANSOM, *Cashier*.

DIRECTORS.—H. B. Webber, A. B. Morse, W. H. Mattison, T. A. Carten, F. L. Moon, S. W. Webber, F. A. Fletcher, M. J. Allen, H. E. Powell, R. H. Van Vleck, B. F. Hall, C. D. Ransom.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$113,475 67	\$148,826 06	\$128,510 61	\$173,866 73
Overdrafts, secured and unsecured.....	150 34	396 87	1,120 37	481 59
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	804 69	804 69		
Stocks, securities, etc.....	38,920 00	38,920 00	43,920 00	44,020 00
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)			4,775 33	1,382 10
Bills in transit.....	2,787 76	2,170 46		
Due from State banks and bankers.....	6,230 81	4,744 61	28,572 35	7,675 85
Due from approved reserve agents.....	32,993 72	39,805 18	4,764 94	24,430 63
Checks and other cash items.....	871 39	570 34	2,025 82	2,699 96
Exchanges for clearing house.....				
Notes of other national banks.....	4,000 00	4,500 00	3,000 00	5,500 00
Fractional paper currency, nickels and cents.	192 93	181 08	156 54	173 50
Specie	9,557 05	7,924 96	6,253 30	7,381 10
Legal tender notes.....	6,185 00	4,666 00	5,157 00	13,311 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$238,294 36	\$275,635 24	\$315,181 26	\$308,017 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits less expenses and taxes paid	1,515 90	2,493 50	3,994 45	4,835 29
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	76,583 65	66,186 66	90,578 25	78,922 69
Demand certificates of deposit.....	96,194 81	141,965 08	155,608 56	154,199 48
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$238,294 36	\$275,635 24	\$315,181 26	\$308,017 46

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

W. S. LAING, *President*; E. F. BROWN, *Vice President*; R. S. POWELL, *Cashier*.

DIRECTORS.—W. S. Laing, J. D. Cameron, Samuel Perkins, W. H. Scandling, E. F. Brown, J. H. Cundy, Sr., R. S. Powell, H. Babcock, Amos Shephard.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$400,279 46	\$381,075 76	\$409,727 29	\$410,068 98
Overdrafts, secured and unsecured.....				
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	10,000 00			
Premiums on U. S. Bonds.....	1,181 25	5,237 50	4,275 00	4,275 00
Stocks, securities, etc.....	21,200 00	21,200 00	21,500 00	21,500 00
Banking house, furniture and fixtures.....	10,000 00	10,000 00	11,416 00	11,000 00
Other real estate, and mortgages owned....	7,929 81	6,129 81	6,000 00	6,000 00
Due from National banks (not reserve agents)	1,312 39	186 02	1,450 09	8,386 15
Due from State banks and bankers.....	4,585 16	3,206 99	1,117 01	4,034 62
Due from approved reserve agents.....	35,829 22	50,016 34	36,989 95	69,300 88
Checks and other cash items.....	7,317 61	582 58	6,037 99	2,285 62
Exchanges for clearing house.....				
Notes of other national banks.....	1,821 00	3,210 00	1,130 00	905 00
Fractional paper currency, nickels and cents.	64 06	125 40	87 43	109 70
Specie	16,194 00	25,555 25	18,566 00	20,180 00
Legal tender notes.....	3,270 00	2,391 00	1,460 00	1,120 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$536,734 36	\$574,668 65	\$585,456 76	\$624,815 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	9,656 82	10,449 68	13,892 48	15,444 68
National bank notes outstanding.....	15,000 00	14,500 00	15,000 00	15,000 00
Due to other national banks.....	3,050 23	1,391 11	126 87	
Due to state banks and bankers.....	802 29		1,267 37	
Dividends unpaid.....		1,500 00		75 00
Individual deposits subject to check.....	406,496 16	371,999 27	395,482 65	436,629 94
Demand certificates of deposit.....	43,661 36	47,250 27	49,557 29	47,616 16
Time certificates of deposit.....				
Certified checks.....	67 49	17,078 32	50 12	50 12
Cashier's checks outstanding.....		500 00	80 00	
United States deposits.....		50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$536,734 36	\$574,668 65	\$585,456 76	\$624,815 90

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

BRADLEY M. DELAMATER, *President*; JOHN O'BRIEN, *Vice President and Manager*; WILEY R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS.—Bradley M. DeLamater, F. H. Helmer, Wiley R. Reynolds, John O'Brien, Edgar B. Clarkson, E. W. Barber, Lambert B. Cowley, Herbert S. Reynolds.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$454,794 68	\$465,940 88	\$510,896 54	\$547,452 28
Overdrafts, secured and unsecured.....	2,433 91	7,987 35	7,978 30	25,394 69
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	1,156 25	1,156 25	1,156 25	1,156 25
Stocks, securities, etc.....	104,916 36	104,916 36	104,916 36	104,916 36
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,200 00	2,200 00
Other real estate, and mortgages owned.....	22,195 02	12,361 05	12,261 05	14,679 43
Due from National banks (not reserve agents)	7,797 90	2,968 49	4,764 81	3,931 04
Due from State banks and bankers.....				
Due from approved reserve agents.....	104,646 21	117,987 58	88,083 37	63,368 89
Checks and other cash items.....	3,063 66	90 12	614 51	722 21
Exchanges for clearing house.....	6,704 45	4,793 99	8,351 53	2,833 04
Notes of other national banks.....	12,515 00	10,340 00	11,600 00	9,400 00
Fractional paper currency, nickels and cents.	438 06	335 33	458 24	336 40
Specie.....	42,471 55	42,656 70	43,227 15	46,506 30
Legal tender notes.....	20,062 00	19,204 00	17,640 00	16,672 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....	500 00		800 00	
Totals	\$811,945 05	\$818,988 10	\$841,186 11	\$866,824 89
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits less expenses and taxes paid	21,167 84	12,697 49	17,564 78	18,526 79
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	273,272 42	271,157 79	234,015 23	221,908 87
Demand certificates of deposit.....	372,256 59	389,706 34	443,181 24	479,718 06
Time certificates of deposit.....				
Certified checks.....	60 00	236 28	1,246 66	1,482 97
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$811,945 05	\$818,988 10	\$841,186 11	\$866,824 89

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

F. N. ROWLEY, *President*; J. W. OSBORN, *Vice President*; G. W. RITCHIE, *Cashier*.

DIRECTORS.—F. N. Rowley, J. W. Osborn, J. A. Pitkin, Homer Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$502,342 94	\$529,179 03	\$547,852 19	\$615,136 47
Overdrafts, secured and unsecured.....	4,184 02	3,644 72	10,189 00	9,111 87
U. S. bonds to secure circulation.....	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits.....			10,000 00	10,000 00
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	2,500 00	2,500 00	3,400 00	3,400 00
Stocks, securities, etc.....	98,874 96	88,874 96	125,874 96	131,874 96
Banking house, furniture and fixtures.....	23,525 00	23,525 00	23,525 00	23,400 00
Other real estate, and mortgages owned.....	1,123 00	1,123 00	1,085 50	1,085 50
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	180,338 86	200,527 17	165,961 49	79,729 75
Due from approved reserve agents.....			28 00	28 00
Checks and other cash items.....	2,883 37	2,595 02	5,072 34	3,859 48
Exchanges for clearing house.....	848 00	1,271 00	1,303 00	721 00
Notes of other national banks.....	501 25	337 36	814 27	258 34
Fractional paper currency, nickels and cents.				
Specie.....	11,572 50	11,432 00	15,964 00	19,176 00
Legal tender notes.....	41,060 00	36,941 00	53,984 00	43,081 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,013,683 90	\$985,350 86	\$1,049,543 75	\$1,024,861 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid	19,002 76	21,249 57	20,337 93	15,318 98
National bank notes outstanding.....	80,000 00	80,000 00	80,000 00	80,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	1,030 00	1,030 00	1,385 00	5,120 00
Individual deposits subject to check.....	254,830 03	205,976 18	256,484 22	217,157 60
Demand certificates of deposit.....	488,821 11	507,095 11	521,316 60	537,265 29
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated..				
Totals	\$1,013,683 90	\$985,350 86	\$1,049,543 75	\$1,024,861 87

STATE BANKING DEPARTMENT.

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; WILLIAM R. BEEBE, *Cashier*.DIRECTORS.—O. M. Allen, W. S. Dewing, D. Boudeman, E. C. Dayton, C. A. Peck, H. B. Hoyt.
G. L. Gilkey, O. A. LaCrosse.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$680,526 07	\$778,193 28	\$792,747 44	\$794,263 16
Overdrafts, secured and unsecured.....	6,028 55	8,033 22	8,674 84	4,458 28
U. S. bonds to secure circulation.....	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	5,500 00		5,600 00	5,600 00
Premiums on U. S. bonds.....	5,542 96	5,542 96	5,551 46	5,551 46
Stocks, securities, etc.....	76,800 00	61,850 00	75,750 00	121,598 76
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....		10,000 00		
Due from approved reserve agents.....	209,076 92	128,982 77	154,461 84	111,629 15
Checks and other cash items.....	6,742 84	4,639 29	12,462 01	24,567 36
Exchanges for clearing house.....				
Notes of other National banks.....	1,815 00	2,842 00	1,483 00	4,743 00
Fractional paper currency, nickels and cents.....	164 64	419 79	696 82	976 95
Specie	24,967 45	21,789 10	21,743 45	22,192 40
Legal tender notes.....	41,500 00	42,000 00	37,500 00	45,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,600 00	2,600 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,118,264 33	\$1,123,842 41	\$1,176,270 86	\$1,200,180 52
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits less expenses and taxes paid.....	25,417 41	27,423 67	29,951 02	35,719 74
National bank notes outstanding.....	51,000 00	51,000 00	52,000 00	50,700 00
Due to other National banks.....	787 34	676 32	803 11	1,499 55
Due to State banks and bankers.....		7,304 00	8,878 09	7,915 38
Dividends unpaid.....			100 00	
Individual deposits subject to check.....	290,012 88	276,638 62	332,210 36	332,948 01
Demand certificates of deposit.....	588,546 70	596,299 80	589,828 28	608,897 84
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,118,264 33	\$1,123,842 41	\$1,176,270 86	\$1,200,180 52

NATIONAL BANKS OF MICHIGAN.

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No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; H. DEN BLEYKER, *Cashier*;
LILLIE M. PHELPS, *Assistant Cashier*.

DIRECTORS.—Melville J. Bigelow, Bernhard L. Desenberg, John den Bleyker, Albert S. White,
J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford, H. B. Osborne, William
B. Milham, H. H. Everard.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$763,808 82	\$789,393 84	\$783,898 65	\$787,049 89
Overdrafts, secured and unsecured.....	4,799 24	3,644 52	4,003 10	2,988 61
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	800 00	800 00	800 00	800 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	17,566 00	18,160 00	28,160 00	30,251 50
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned....	24,833 26	15,730 36	15,811 03	15,553 58
Due from National banks (not reserve agents)	3,960 83	9,764 74	3,139 39	7,238 18
Due from State banks and bankers.....	9,126 55	9,667 60	12,055 44	14,467 06
Due from approved reserve agents.....	161,737 35	126,053 42	161,321 34	180,066 21
Checks and other cash items.....	4,857 61	937 47	1,030 64	399 45
Exchanges for clearing house.....		3,774 11	4,141 12	6,001 02
Notes of other National banks.....	5,000 00	5,000 00	2,000 00	5,000 00
Fractional paper currency, nickels and cents.	399 66	184 74	245 05	432 07
Specie	30,376 45	28,613 22	29,051 50	28,072 30
Legal tender notes.....	61,771 00	60,561 00	46,816 00	40,416 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,502 50	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		2 50	2 50	2 50
Totals	\$1,140,919 26	\$1,124,276 92	\$1,137,465 76	\$1,170,738 47
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	22,974 55	28,453 00	25,577 73	24,301 43
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	10,029 25	7,424 31	11,029 62	11,975 34
Dividends unpaid.....	480 00	240 00	124 00	1,996 00
Individual deposits subject to check.....	251,187 02	242,306 45	270,594 23	280,046 16
Demand certificates of deposit.....	606,278 44	596,853 16	579,811 78	602,820 49
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....			28 40	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,140,919 26	\$1,124,276 92	\$1,137,465 76	\$1,170,738 4

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

JOHN W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—E. Woodbury, A. M. Stearns, Ira A. Ransom, J. W. Taylor, Jacob K. Wagner, Charles S. Campbell, F. M. Hodge.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$691,195 91	\$718,069 08	\$738,490 23	\$731,644 52
Overdrafts, secured and unsecured.....	2,984 28	2,727 42	2,613 31	5,021 08
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	12,350 00	12,350 00	12,350 00	12,350 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	40,650 00	40,650 00	43,650 00	43,650 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned....	9,151 37	6,501 37	3,205 24	3,106 24
Due from National banks (not reserve agents)	55,069 77	49,414 73	32,575 73	68,410 90
Due from State banks and bankers.....				
Due from approved reserve agents.....	58,085 32	67,609 97	58,989 46	71,532 34
Checks and other cash items.....	5,687 60	5,368 89	2,614 08	3,209 14
Exchanges for clearing house.....			1,089 59	2,323 53
Notes of other National banks.....	3,404 00	5,087 00	1,135 00	5,483 00
Fractional paper currency, nickels and cents.	75 72	94 04	184 31	156 67
Specie	33,002 85	38,363 10	35,711 00	35,980 35
Legal tender notes.....	35,000 00	28,400 00	23,000 00	32,400 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00	1,000 00		
Totals	\$1,016,106 82	\$1,044,025 46	\$1,068,096 95	\$1,063,767 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	20,019 32	23,772 14	20,149 75	14,925 89
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	114 00	114 00	30 00	2,070 00
Individual deposits subject to check.....	193,764 95	219,087 53	250,462 30	259,266 27
Demand certificates of deposit.....	552,208 55	551,061 79	547,456 90	557,502 71
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,016,106 82	\$1,044,025 46	\$1,068,096 95	\$1,063,767 87

NATIONAL BANKS OF MICHIGAN.

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No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; JOHN E. JONES, *Cashier*;
CHARLES MACINTYRE, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, E. L. Wright, John E. Jones, Fred Smith, John Daniell, J. H. Wilson.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$538,986 11	\$577,721 81	\$587,046 04	\$591,868 45
Overdrafts, secured and unsecured.....	1,126 61	1,260 62	1,018 48	2,522 99
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	12,398 75	12,398 75	12,398 75	16,420 36
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	11,188 53	8,230 33	4,591 83	666 24
Due from State banks and bankers.....	15,940 65	3,937 10	6,094 32	12,991 23
Due from approved reserve agents.....	81,418 39	68,796 09	74,245 23	24,169 20
Checks and other cash items.....	1,028 45	1,000 23	3,076 39	199 98
Exchanges for clearing house.....				
Notes of other national banks.....	1,990 00	2,046 90	4,260 00	5,650 00
Fractional paper currency, nickels and cents.	239 61	230 25	247 47	186 63
Specie	70,943 30	74,065 70	62,976 70	79,215 11
Legal tender notes.....	18,930 00	11,000 00	13,100 00	18,750 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$906,680 40	\$814,193 89	\$821,555 31	\$895,120 33
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	10,019 71	15,685 23	18,189 29	22,321 15
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....	1,835 40		328 98	
Due to state banks and bankers.....	2,120 78	12,121 72	813 50	1,394 61
Dividends unpaid.....				
Individual deposits subject to check.....	564,569 80	588,521 19	544,491 11	524,168 65
Demand certificates of deposit.....	2,134 71	22,915 70	29,641 57	20,135 92
Time certificates of deposit.....				
Certified checks.....			12,100 00	12,100 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$906,680 40	\$814,193 89	\$821,555 31	\$895,120 33

STATE BANKING DEPARTMENT.

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl,
F. A. Hooker.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$608,118 80	\$621,008 40	\$582,387 90	\$642,276 90
Overdrafts, secured and unsecured.....	249 48	607 40	115 29	371 54
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	500 00	500 00	500 00	500 00
Premiums on U. S. Bonds.....	40 00	40 00	40 00	40 00
Stocks, securities, etc.....	134,297 19	138,797 19	134,751 94	134,751 94
Banking house, furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate, and mortgages owned....				
Due from national banks.....				
Due from State banks and bankers.....	13,384 95	13,488 17	10,227 85	10,355 15
Due from approved reserve agents.....	239,770 95	309,829 21	391,390 96	219,139 48
Checks and other cash items.....	3,151 04	6,552 43	1,719 07	4,047 36
Exchanges for clearing house.....				
Notes of other national banks.....	16,927 00	3,119 00	19,351 00	30,000 00
Fractional paper currency, nickels and cents.	234 57	253 53	490 81	518 42
Specie.....	30,393 40	30,427 70	37,139 70	38,750 10
Legal tender notes.....	15,000 00	5,000 00	25,000 00	24,573 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,197,017 88	\$1,269,573 08	\$1,243,494 02	\$1,253,123 99
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	36,493 11	41,331 34	42,573 97	49,316 22
National bank notes outstanding.....	94,570 00	99,965 00	92,365 00	99,965 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	375 00	325 00	400 00	350 00
Individual deposits subject to check.....	560,367 85	611,640 83	575,431 35	591,233 91
Demand certificates of deposit.....	372,757 07	387,343 96	407,210 47	386,510 37
Time certificates of deposit.....				
Certified checks.....	6,964 35	4,046 90	513 83	443 09
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,197,017 88	\$1,269,573 08	\$1,243,494 02	\$1,253,123 99

NATIONAL BANKS OF MICHIGAN.

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No. 1731.

FIRST NATIONAL BANK, LAPEER.

HORACE D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—Kirk White, H. D. Rood, S. R. White, Ripley White, C. G. White, E. Brownell,
G. W. Rood.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$270,261 84	\$286,735 10	\$324,311 47	\$336,294 04
Overdrafts, secured and unsecured.....	4,240 91	4,508 76	5,080 12	4,987 85
U. S. bonds to secure circulation.....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	18,500 00	28,760 00	35,210 00	41,410 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	17,372 42	17,372 42	16,672 42	16,672 42
Due from National banks (not reserve agents)	7,618 58	16,349 06		
Due from State banks and bankers.....	50,000 00	50,000 00	25,000 00	
Due from approved reserve agents.....	79,977 16	42,676 76	55,636 72	63,936 67
Checks and other cash items.....	5,939 35	1,262 91	1,133 82	2,754 63
Exchanges for clearing house.....				
Notes of other national banks.....	2,676 00	3,356 00	3,000 00	2,000 00
Fractional paper currency, nickels and cents.	109 83	145 69	191 21	58 37
Specie.....	25,800 00	29,260 00	26,266 00	27,973 00
Legal tender notes.....	3,000 00	4,000 00	2,000 00	
Redemption fund with U. S. treasurer (5% of circulation).....	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$515,269 59	\$514,201 70	\$524,276 76	\$525,861 96
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	59,120 10	60,274 16	61,956 43	64,014 34
National bank notes outstanding.....	15,700 00	14,200 00	25,000 00	23,700 00
Due to other national banks.....				
Due to state banks and bankers.....	20,938 03	8,213 54	42,936 25	24,309 08
Dividends unpaid.....				
Individual deposits subject to check.....	140,125 22	149,173 47	100,202 56	127,482 14
Demand certificates of deposit.....	179,386 24	182,840 53	194,181 53	186,356 42
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$515,269 59	\$514,201 70	\$524,276 76	\$525,861 96

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; AMOS BURNING, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—George N. Stray, Thomas R. Lyon, Amos Breinig, Marshall F. Butters,
W. L. Hammond, L. F. Ward, James Foley.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$298,650 28	\$324,653 38	\$386,540 02	\$380,305 47
Overdrafts, secured and unsecured.....	105 49	24 34	58 72	69 14
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	70,920 00	80,307 50	78,655 00	83,285 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Improvement account.....		1,286 28		
Due from National banks (not reserve agents)				3,348 87
Due from State banks and bankers.....	7,182 66	1,512 34	7,307 85	1,328 82
Due from approved reserve agents.....	91,048 22	44,898 21	119,927 98	68,286 65
Checks and other cash items.....	377 80	31 35	1,557 84	338 88
Exchanges for clearing house.....	10,000 00			
Notes of other national banks.....	5,998 00	1,318 00	1,800 00	900 00
Fractional paper currency, nickels and cents.	390 34	404 92	237 70	250 23
Specie	25,088 00	29,105 00	28,380 80	28,155 00
Legal tender notes.....	5,800 00	6,825 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....	524 00			
Totals	\$550,394 89	\$529,610 22	\$621,716 51	\$598,498 01
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	12,359 05	12,865 99	14,301 58	17,133 39
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	250,320 09	217,261 40	254,753 28	200,563 87
Demand certificates of deposit.....	142,775 75	154,341 53	207 632 65	235,800 75
Time certificates of deposit.....		150 00		
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$550,394 89	\$529,610 22	\$621,716 51	\$598,498 01

NATIONAL BANKS OF MICHIGAN.

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No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.

DIRECTORS.—T. J. Ramsdell, Jas. Dempsey, Wm. Wentz, Geo. A. Dunham, James W. Dempsey, Geo. A. Hart, Gus Kitzinger.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$630,078 98	\$700,760 99	\$606,614 08	\$601,109 84
Overdrafts, secured and unsecured.....	14,667 05	10,224 48	8,885 64	20,355 18
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	8,800 00	8,800 00	8,800 00	8,800 00
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	226,000 00	80,500 00	122,000 00	135,300 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	7,780 88	7,754 08	7,580 78	6,385 80
Due from National banks (not reserve agents)	16,829 15	1,168 71	29,425 88	2,358 69
Due from State banks and bankers.....	10,864 12	6,857 19	10,691 20	22,445 65
Due from approved reserve agents.....	272,758 92	164,009 71	469,876 04	369,905 88
Checks and other cash items.....	2,468 75	8,298 49	1,908 34	2,358 97
Exchanges for clearing house.....				
Notes of other national banks.....	4,765 00	12,423 00	7,415 00	6,280 00
Fractional paper currency, nickels and cents.	566 79	304 94	792 94	886 59
Specie	53,919 25	60,072 50	57,025 50	62,569 25
Legal tender notes.....	1,488 00	1,333 00	8,658 00	6,996 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,287,276 87	\$1,083,650 04	\$1,322,902 45	\$1,280,908 25
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	5,510 06	6,472 09	5,857 38	6,088 59
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	1,744 88	96 13	466 21	2,604 12
Due to state banks and bankers.....	14,988 14	9,299 01	11,690 60	21,353 75
Dividends unpaid.....	11 28			
Individual deposits subject to check.....	628,861 74	452,579 25	745,324 67	618,500 62
Demand certificates of deposit.....	451,180 77	440,301 46	444,618 51	457,423 17
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,287,276 87	\$1,083,650 04	\$1,322,902 45	\$1,280,908 25

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WILLIAM S. CROWE, *Cashier*;
R. H. TEEPLE, *Assistant Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowl, Wm. B. Thomas, R. H. Teeple, M. H. Quick.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$87,352 59	\$115,041 45	\$110,142 27	\$121,355 73
Overdrafts, secured and unsecured.....	49 48		494 26	316 91
U. S. bonds to secure circulation.....	11,500 00	11,500 00	6,500 00	6,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....			10,000 00	
Premiums on U. S. Bonds.....	400 50	390 00	882 00	
Stocks, securities, etc.....	30,717 86	26,451 04	28,276 11	28,519 37
Banking house, furniture and fixtures.....	1,344 53	1,308 53	1,250 53	1,228 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....		3,918 31	2,418 94	1,743 59
Due from State banks and bankers.....	495 15	1,470 78	1,572 52	
Due from approved reserve agents.....	50,480 89	13,246 90	18,187 20	15,365 97
Checks and other cash items.....	432 32	264 36	1,171 95	971 89
Exchanges for clearing house.....				
Notes of other national banks.....	395 00	270 00	80 00	430 00
Fractional paper currency, nickels and cents.....	148 43	81 53	156 09	76 44
Specie	8,921 95	6,495 00	7,424 15	10,832 00
Legal tender notes.....	2,404 00	4,450 00	878 00	3,350 00
Redemption fund with U. S. treasurer (5% of circulation).....	575 00	575 00	325 00	325 00
Due from U. S. treasurer, other than 5% re- demption fund.....			250 00	
Totals	\$195,217 70	\$185,462 90	\$190,009 02	\$191,013 70
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,750 00	3,000 00	3,000 00
Undivided profits less expenses and taxes paid.....	155 74	334 69	371 80	295 56
National bank notes outstanding.....	11,500 00	11,500 00	6,500 00	6,500 00
Due to other national banks.....				
Due to state banks and bankers.....		2,464 29		
Dividends unpaid.....		80 00	52 50	
Individual deposits subject to check.....	106,609 90	89,766 73	83,901 15	94,590 78
Demand certificates of deposit.....	49,452 06	53,665 79	65,383 57	60,627 36
Time certificates of deposit.....				
Certified checks.....		1 40		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Liabilities other than those above stated.....			800 00	1,000 00
Totals	\$195,217 70	\$185,462 90	\$190,009 02	\$191,013 70

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; LOUIS G. KAUFMAN, CLAUDE W. CASE, *Vice Presidents*; EDWARD S. RICH, *Cashier*; CHARLES L. BRAINERD, *Assistant Cashier*; SELDEN B. CHARY, *2d Assistant Cashier*.

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman, Claude W. Case.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$863,751 55	\$865,451 25	\$896,183 44	\$855,153 80
Overdrafts, secured and unsecured.....	143 52	442 15	228 84	254 99
U. S. bonds to secure circulation.....	137,500 00	137,500 00	137,500 00	150,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	62,500 00
U. S. bonds on hand.....	4,000 00	4,000 00	25,000 00	.....
Premiums on U. S. Bonds.....	4,000 00	4,000 00	5,837 50	5,837 50
Stocks, securities, etc.....	93,750 00	93,750 00	100,353 34	100,353 34
Banking house, furniture and fixtures.....	41,500 00	41,500 00	41,500 00	41,500 00
Other real estate, and mortgages owned....	5,740 20	5,613 20	5,632 96	5,632 96
Due from National banks (not reserve agents)	8,417 82	3,135 65	18,461 98	5,925 10
Due from State banks and bankers.....	23,134 14	4,821 91	7,991 70	38,723 39
Due from approved reserve agents.....	212,530 35	111,933 32	196,662 18	231,869 33
Checks and other cash items.....	10,739 97	2,637 56	1,519 27	12,024 23
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other national banks.....	6,305 00	5,035 00	6,950 00	5,775 00
Fractional paper currency, nickels and cents.	408 00	497 00	191 00	121 00
Specie.....	71,311 82	66,829 61	54,435 38	69,154 54
Legal tender notes.....	14,010 00	12,090 00	20,640 00	10,290 00
Redemption fund with U. S. treasurer (5% of circulation).....	6,875 00	6,875 00	6,875 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	.....	.....	.....	.....
Totals	\$1,554,075 89	\$1,516,201 74	\$1,636,052 59	\$1,711,386 17
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	11,713 24	13,668 58	20,499 37	27,527 23
National bank notes outstanding.....	137,495 00	137,300 00	137,500 00	150,000 00
Due to other national banks.....	3,802 92	5,459 65	286 25	10,174 25
Due to state banks and bankers.....	11,523 85	9,300 69	57,480 94	52,748 64
Dividends unpaid.....	159 00	.....	21 00	30 00
Individual deposits subject to check.....	1,079,777 03	1,038,270 17	1,103,337 75	1,146,813 59
Demand certificates of deposit.....	63,046 86	61,572 92	66,537 75	61,580 16
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	18 25	805 49	463 00	12 00
Cashier's checks outstanding.....	33 00	.....	.....	.....
United States deposits.....	46,502 12	43,435 29	46,258 35	55,899 23
Deposits of U. S. disbursing officers.....	.....	6,407 55	3,636 48	6,600 77
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated...	.....	.....	.....	.....
Totals	\$1,554,075 89	\$1,516,201 74	\$1,636,052 59	\$1,711,386 17

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

EDGAR H. TOWAR, *President*; FREDERICK W. READ, *Vice President*; FRANK J. JENNISON, *Cashier*; H. C. DAVIS, *Assistant Cashier*.

DIRECTORS.—Edgar H. Towar, John M. Longyear, Walter Fitch, Fred H. Begole, Frederick W. Read, Daniel W. Powell, Frank J. Jennison, D. H. Ball.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$205,171 80	\$232,100 43	\$244,954 35	\$266,823 36
Overdrafts, secured and unsecured.....			39 88	
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	2,312 50	2,312 50	2,312 50	2,312 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	34,301 48	35,221 48	35,221 48	35,971 23
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	237 76	1,920 38	6,068 44	7,568 96
Due from State banks and bankers.....	630 32	1,036 75	4,051 75	3,756 01
Due from approved reserve agents.....	148,806 94	93,582 20	79,079 68	60,378 87
Checks and other cash items.....	999 77	491 86	919 30	1,366 07
Exchanges for clearing house.....				
Notes of other national banks.....	3,470 00	2,056 00	1,366 00	4,280 00
Fractional paper currency, nickels and cents.....	156 21	127 94	149 66	224 43
Specie	14,525 30	16,896 66	21,305 75	22,809 60
Legal tender notes.....	9,814 00	7,645 00	6,845 00	9,704 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$446,674 88	\$418,570 19	\$528,446 76	\$570,961 72
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	1,066 39	2,111 12	7,273 08	8,819 67
Undivided profits less expenses and taxes paid.....	25,000 00	25,000 00	25,000 00	25,000 00
National bank notes outstanding.....	4,348 16	6,568 09	8,041 67	2,966 03
Due to other national banks.....				
Due to state banks and bankers.....	1,119 02	1,230 45	1,066 66	983 83
Dividends unpaid.....				
Individual deposits subject to check.....	302,968 41	274,218 13	359,256 05	354,878 02
Demand certificates of deposit.....	5,024 90	9,213 15	36,370 36	78,666 17
Time certificates of deposit.....	7,250 00			
Certified checks.....		309 25	1,550 00	150 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$446,674 88	\$418,570 19	\$528,446 76	\$570,961 72

NATIONAL BANKS OF MICHIGAN.

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No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; H. E. WINSON, *Vice President*; C. H. BILLINGS, *Cashier*.

DIRECTORS.—F. A. Stuart, J. L. Dobbins, C. E. Gorham, H. E. Winsor, S. F. Dobbins, L. F. Page, C. H. Billings.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$205,406 98	\$208,400 45	\$201,107 83	\$243,738 94
Overdrafts, secured and unsecured.....	1,087 57	2,388 77	2,080 01	3,943 68
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	101,833 21	101,073 96	88,283 71	88,283 71
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	13,041 00
Other real estate, and mortgages owned.....	2,008 15	2,008 15	2,008 15	2,008 15
Due from National banks (not reserve agents)	4,686 63	16,309 34	1,308 68	10,430 90
Due from State banks and bankers.....	8,536 64	5,884 73	5,256 34	9,414 08
Due from approved reserve agents.....	56,701 13	57,763 32	38,278 81	45,492 86
Checks and other cash items.....	628 59	3,861 55	1,426 09	1,010 80
Exchanges for clearing house.....				
Notes of other national banks.....	10,850 09	9,385 09	7,680 00	9,948 00
Fractional paper currency, nickels and cents.	186 02	146 29	130 76	198 86
Specie	14,176 60	14,800 50	14,380 60	14,776 50
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$523,897 27	\$538,770 96	\$536,720 96	\$547,176 37
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$109,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	15,006 28	17,088 39	17,584 52	18,554 81
National bank notes outstanding.....	98,800 00	100,000 00	100,000 00	100,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	188,930 80	183,963 03	176,226 04	192,465 87
Demand certificates of deposit.....	101,460 21	113,769 54	117,911 42	111,164 69
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$523,897 27	\$538,770 96	\$536,720 96	\$547,176 37

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*;
CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—S. M. Stephenson, Augustus Spies, G. A. Blesch, John Henes, Isaac Stephenson, Jr.,
J. H. Walton, C. S. Brown, Charles I. Cook, Edward Daniell.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$770,392 75	\$706,735 87	\$753,839 77	\$739,270 23
Overdrafts, secured and unsecured.....	65 16	373 15	64 93	234 70
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	292,770 54	292,420 54	290,069 04	295,094 04
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned....				
Due from National banks (not reserve agents)	21,301 62	40,461 66	14,666 13	8,802 21
Due from State banks and bankers.....				
Due from approved reserve agents.....	116,732 52	172,183 66	109,236 20	392,487 93
Checks and other cash items.....	1,470 73	1,262 56	3,037 65	2,477 08
Exchanges for clearing house.....				
Notes of other National banks.....	1,000 00	1,000 00	2,500 00	2,000 00
Fractional paper currency, nickels and cents.	357 20	781 21	509 28	400 45
Specie	59,466 00	60,038 00	63,843 00	62,389 00
Legal tender notes.....	600 00	4,000 00	5,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,419,156 52	\$1,434,256 65	\$1,397,757 00	\$1,650,035 64
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	7,786 25	10,740 11	12,258 02	16,373 94
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	7,590 23	1,664 78	404 35	5,840 26
Due to State banks and bankers.....	5,689 69	385 35	1,142 17	4,682 22
Dividends unpaid.....	30 00	30 00		
Individual deposits subject to check.....	610,986 00	608,841 12	598,146 35	746,686 27
Demand certificates of deposit.....	59,713 75	23,993 96	27,181 48	133,904 06
Time certificates of deposit.....	426,043 70	428,601 33	458,315 63	442,103 90
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	51,316 90	50,000 00	50,359 00	50,445 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,419,156 52	\$1,434,256 65	\$1,397,757 00	\$1,650,035 64

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

S. P. GIBBS, *President*; W. O. CARPENTER, *Vice President*; M. S. HARMON, *Cashier*;
S. G. REED, *Assistant Cashier*.

DIRECTORS.—W. O. Carpenter, S. P. Gibbs, C. H. Jones, Peter Sibenaler, Wm. Somerville, A. B. Stryker, Wm. Holmes, Frank Erdlitz, A. W. Blom, Leo C. Harmon, T. E. Hicks.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$626,319 08	\$560,636 91	\$536,369 90	\$508,354 04
Overdrafts, secured and unsecured.....	174 57	20 56	54 70	177 28
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	43,328 61	43,328 61	43,328 61	62,888 61
Banking house, furniture and fixtures.....	13,000 00	13,000 00	12,998 00	12,000 00
Other real estate, and mortgages owned.....				1,074 77
Due from National banks (not reserve agents)	47,651 24	16,496 38	21,300 74	10,569 79
Due from State banks and bankers.....				
Due from approved reserve agents.....	74,700 28	49,115 57	72,232 37	23,096 72
Checks and other cash items.....	3,023 69	6,315 16	2,058 18	3,184 79
Exchanges for clearing house.....				
Notes of other national banks.....	480 00	2,785 00	3,145 00	2,106 00
Fractional paper currency, nickels and cents.	349 26	313 80	270 55	206 08
Specie	34,609 20	33,183 50	35,824 75	39,100 00
Legal tender notes.....	5,000 00	13,000 00	8,000 00	12,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,262 50	502 50	2 50	502 50
Totals.....	\$777,237 47	\$764,946 99	\$751,835 30	\$697,228 52
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	27,636 42	30,734 38	28,909 21	27,875 11
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	34,014 74	12,108 60		700 68
Due to state banks and bankers.....				
Dividends unpaid.....	50 00	50 00		530 00
Individual deposits subject to check.....	364,599 49	347,920 87	373,673 89	336,500 95
Demand certificates of deposit.....	16,636 48	45,329 50	16,398 20	11,421 26
Time certificates of deposit.....	159,182 24	153,592 86	147,854 00	145,043 73
Certified checks.....		200 00		4 00
Cashier's checks outstanding.....		10 33		2 79
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$777,237 47	\$764,946 99	\$751,835 30	\$697,228 52

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landen, Thos. Gordon, Jr., E. C. Rauch, Frank B. Warren.

Resources.	Report of Feb. 28.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$197,500 07	\$167,200 02	\$183,505 43	\$171,972 90
Overdrafts, secured and unsecured.....	14 25	1 28	657 08	6 30
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	300 00	300 00	300 00	300 00
Premiums on U. S. Bonds.....	3,100 75	3,100 75	3,000 00	3,000 00
Stocks, securities, etc.....	35,336 35	30,896 35	64,084 85	58,184 25
Banking house, furniture and fixtures.....	5,084 50	5,084 50	5,000 00	5,200 00
Other real estate, and mortgages owned....	1,027 75	997 75	734 75	552 48
Due from National banks (not reserve agents)	2,643 91	9,016 24	5,404 75	8,841 08
Due from State banks and bankers.....				
Due from approved reserve agents.....	37,650 48	77,041 27	26,814 30	49,850 47
Checks and other cash items.....	125 11	219 41	117 74	814 08
Exchanges for clearing house.....				
Notes of other national banks.....	780 00	2,347 00	2,193 00	1,630 00
Fractional paper currency, nickels and cents.	51 99	16 84	56 93	39 86
Specie	13,005 50	14,879 70	8,812 90	9,272 40
Legal tender notes.....	5,750 00	7,500 00	6,500 00	6,350 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00			1,000 00
Totals	\$355,820 66	\$380,160 11	\$358,878 23	\$368,924 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	10,880 34	13,239 51	15,178 52	16,913 83
National bank notes outstanding.....	49,500 00	49,500 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	105,440 89	140,790 43	111,700 65	117,988 72
Demand certificates of deposit.....	120,029 43	116,460 17	121,979 06	124,001 85
Time certificates of deposit.....				
Certified checks.....	20 00	170 00	20 00	20 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$355,820 66	\$380,160 11	\$358,878 23	\$368,924 40

NATIONAL BANKS OF MICHIGAN.

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No. 5669.

FIRST NATIONAL BANK, MORENCI.

E. B. RORICK, *President*; CASPER RORICK, *Vice President*, A. V. FOSTER, *Cashier*.

DIRECTORS.—E. B. Rorick, Casper Rorick, John C. Rorick, A. V. Foster, E. H. Rorick.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$122,038 00	\$126,016 90	\$115,053 89	\$115,523 13
Overdrafts, secured and unsecured.....	511 34	498 64	107 42	1,163 63
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	2,293 50	2,293 50	2,293 50	2,293 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	11,204 30	3,922 50	1,327 81	209 76
Due from State banks and bankers.....	1,667 34	215 66	326 29	329 70
Due from approved reserve agents.....	17,697 88	13,963 94	9,797 70	9,877 76
Checks and other cash items.....	123 76	56 76	231 70	166 29
Exchanges for clearing house.....				
Notes of other national banks.....	200 00		800 00	1,100 00
Fractional paper currency, nickel and cents.....	77 48	171 31	171 36	101 14
Specie	5,316 25	2,351 00	3,179 30	2,871 75
Legal tender notes.....	2,300 00	9,204 00	5,300 00	6,540 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$199,679 95	\$196,046 21	\$174,838 97	\$176,236 66
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....	1,668 22	2,546 30	2,918 81	4,077 83
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	117,022 85	110,873 44	100,296 00	99,132 89
Demand certificates of deposit.....	30,964 88	32,526 57	21,624 16	22,425 66
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$199,679 95	\$196,046 21	\$174,838 97	\$176,236 66

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; THOS. MUNROE, THOS. HUME, *Vice Presidents*;
 GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—C. H. Hackley, Thomas Hume, Thomas Munroe, Jos. C. Ford, C. Hubbell Hills,
 D. D. Erwin, Wm. D. Hardy.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$632,586 94	\$634,320 79	\$640,756 56	\$634,264 17
Overdrafts, secured and unsecured.....	17,360 11	14,634 12	11,990 30	5,137 52
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	11,470 64	41,645 64	41,645 64	41,645 64
Other real estate, and mortgages owned....	930 68	930 68	930 68	500 00
Due from National banks (not reserve agents)			4,084 92	1,463 53
Due from State banks and bankers.....	1,244 81	733 30	24 50	435 00
Due from approved reserve agents.....	228,803 35	80,001 76	79,432 45	106,704 06
Checks and other cash items.....	4,104 53	2,814 31	4,496 33	6,610 50
Exchanges for clearing house.....				
Notes of other national banks.....	13,069 00	14,776 00	12,332 00	14,618 00
Fractional paper currency, nickels and cents.	989 25	707 36	967 21	860 63
Specie	31,605 50	31,222 50	31,887 00	32,203 00
Legal tender notes.....	20,000 00	20,000 00	15,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,006,324 81	\$868,036 46	\$909,778 59	\$880,662 43
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	13,773 06	16,473 06	23,114 50	25,533 86
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....	11,817 28	1,530 78		
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	313,390 75	196,442 42	164,041 86	161,314 10
Demand certificates of deposit.....	492,353 72	478,565 21	507,622 24	518,535 47
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$1,006,324 81	\$868,036 46	\$909,778 59	\$880,662 43

NATIONAL BANKS OF MICHIGAN.

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No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, G. EMERY, JR., *Vice Presidents*;
C. C. BILLINGHURST, *Cashier*.

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billinghamurst, H. N. Hovey, J. G. Emery, Jr.,
Thomas Hume, Francis Jiroch, Wm. Brinen, David D. Erwin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$491,717 04	\$462,103 76	\$569,072 07	\$42,715 11
Overdrafts, secured and unsecured.....	8,539 96	4,393 52	2,466 84	1,687 20
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....		1,435 00		
Stocks, securities, etc.....	40,435 00	39,000 00	66,800 00	66,800 00
Banking house, furniture and fixtures.....	7,900 00	7,900 00	7,900 00	7,900 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	15,596 92	16,062 79	7,674 26	11,410 96
Due from State banks and bankers.....	885 72	62 81	7,069 19	2,054 46
Due from approved reserve agents.....	48,517 48	54,860 10	9,438 70	35,490 09
Checks and other cash items.....	8,047 97	26,279 39	7,626 84	7,928 54
Exchanges for clearing house.....				
Notes of other national banks.....	9,708 00	11,977 00	6,606 00	14,531 00
Fractional paper currency, nickels and cents.	431 94	293 81	625 24	735 94
Specie	45,185 75	44,315 30	43,500 35	43,239 75
Legal tender notes.....	20,500 00	20,500 00	30,500 00	21,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$718,700 78	\$715,323 48	\$785,528 49	\$782,443 05
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	9,218 61	11,033 04	13,814 85	15,624 54
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....			5,332 89	8,168 64
Due to state banks and bankers.....	8,358 19	10,964 12	4,738 74	
Dividends unpaid.....	168 00	168 00		
Individual deposits subject to check.....	187,207 12	171,790 37	238,467 69	231,137 93
Demand certificates of deposit.....	358,758 86	364,964 71	369,724 32	372,336 19
Savings deposits.....		1,503 24		
Certified checks.....			450 00	181 75
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...	5,000 00	5,000 00	5,000 00	5,000 00
Totals	\$718,700 78	\$715,323 48	\$785,528 49	\$782,443 05

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. BRINEN, *Second Vice President*; JOHN W. WILSON, *Cashier*.

DIRECTORS.—Mathew Wilson, John J. Howden, William G. Watson, Louis Kanitz, Leonard Elyke, Wm. Brinen, Gustav Mesake.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$342,263 66	\$361,150 82	\$299,553 51	\$315,993 85
Overdrafts, secured and unsecured.....	733 56	822 26	2,187 41	4,671 04
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	3,800 00	3,800 00	3,800 00	3,800 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	1,984 57	3,599 54	1,974 16	341 32
Due from State banks and bankers.....			13,805 23	1,372 98
Due from approved reserve agents.....	46,889 66	23,354 11	89,564 81	79,339 42
Checks and other cash items.....	2,073 06	718 45	2,461 09	
Exchanges for clearing house.....				757 55
Notes of other national banks.....	3,128 00	1,240 00	4,665 00	1,356 00
Fractional paper currency, nickels and cents.....	722 00	1,236 23	1,021 33	610 59
Specie.....	14,504 00	14,891 30	13,379 00	12,459 00
Legal tender notes.....	7,000 00	3,000 00	10,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation.....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % re- demption fund.....				
Totals	\$460,879 50	\$456,721 76	\$479,631 09	\$463,222 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	6,982 00	8,138 12	6,900 83	9,866 49
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				294 48
Due to State banks and bankers.....				
Dividends unpaid.....	30 00	15 00	45 00	30 00
Individual deposits subject to check.....	244,652 70	219,827 04	265,467 56	237,065 65
Demand certificates of deposit.....	58,200 69	61,141 60	57,811 70	66,366 74
Time certificates of deposit.....				
Certified checks.....	6,014 11	2,600 00	1,406 00	1,579 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		20,000 00		
Bills payable.....				
Liabilities other than those above stated.....			3,000 00	3,000 00
Totals	\$460,879 50	\$456,721 76	\$479,631 09	\$463,222 36

NATIONAL BANKS OF MICHIGAN.

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No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

ALEXANDER MAITLAND, *President*; T. C. YATES, *Cashier*; G. E. O'CONNOR, *Assistant Cashier*.

DIRECTORS.—Anson B. Miner, Alexander Maitland, Sam'l S. Mitchell, Joseph H. Winter, Thomas C. Yates.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$517,213 51	\$608,310 14	\$713,476 67	\$692,555 00
Overdrafts, secured and unsecured.....	211 01	1,088 18	1,088 18	799 38
U. S. bonds to secure circulation.....	12,500 00	12,500 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	37,635 79	32,310 77	31,608 28	31,508 28
Banking house, furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate, and mortgages owned....				
Due from National banks (not reserve agents)	1,719 32	1,572 29	53 28	25 00
Due from State banks and bankers.....	52,541 88	29,283 08	8,610 78	12,804 68
Due from approved reserve agents.....	179,238 55	51,572 42	68,419 21	59,734 81
Checks and other cash items.....	290 74	355 91	1,066 11	300 59
Exchanges for clearing house.....				
Notes of other national banks.....	1,000 00	1,000 00	5,500 00	1,250 00
Fractional paper currency, nickels and cents.	287 38	184 56	449 52	256 32
Specie	31,000 00	39,650 00	51,300 00	39,450 00
Legal tender notes.....	4,000 00	3,000 00	4,900 00	4,000 00
Redemption fund with U. S. treasurer, (5 % of circulation).....	625 00	625 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$839,427 20	\$841,925 18	\$914,072 03	\$870,284 51
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	4,446 84	6,035 29	8,512 63	10,350 38
National bank notes outstanding.....	11,500 00	10,500 00	25,000 00	24,500 00
Due to other national banks.....	1,172 53	2,558 54	3,426 62	2,748 02
Due to State banks and bankers.....	1,743 13	276 08	3,447 31	2,022 03
Dividends unpaid.....		195 00		
Individual deposits subject to check.....	739,164 70	739,060 27	789,423 23	746,682 61
Demand certificates of deposit.....	950 00	3,300 00	4,187 24	2,656 49
Time certificates of deposit.....				
Certified checks.....	450 00		75 00	1,375 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$839,427 20	\$841,925 18	\$914,072 03	\$870,284 51

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; H. M. PUGSLEY, *Vice President*; E. F. PARKS, *Cashier*.DIRECTORS.—H. M. Olney, E. F. Parks, H. M. Pugsley, Elias Morris, T. J. Cavanaugh,
G. M. Harrison, F. P. Grimes.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$174,615 25	\$177,185 83	\$185,635 46	\$183,151 32
Overdrafts, secured and unsecured.....		48 88	704 80	641 90
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	57,100 00	96,575 00	99,075 00	144,075 00
Banking house, furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate, and mortgages owned....	2,642 86	1,201 00	1,801 00	651 00
Due from National banks (not reserve agents)	3,047 34	722 37	941 71	1,802 81
Due from State banks and bankers.....	239 42		90 00	750 00
Due from approved reserve agents.....	36,729 93	19,322 76	27,050 52	28,596 42
Checks and other cash items.....	174 23	163 08	131 09	152 98
Exchanges for clearing house.....			413 42	
Notes of other National banks.....	1,131 00	1,121 00	1,325 00	1,196 00
Fractional paper currency, nickels and cents.	142 68	147 18	180 73	144 07
Specie	6,129 85	6,645 65	6,306 15	6,743 40
Legal tender notes.....	5,600 00	6,100 00	5,500 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$344,852 51	\$336,490 75	\$355,8 5 48	\$306,873 50
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	5,100 89	7,006 14	9,512 86	10,394 70
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	52 00	25 00	187 00	187 00
Individual deposits subject to check.....	70,625 53	51,459 03	60,270 83	68,027 76
Demand certificates of deposit.....	124,074 09	132,988 58	140,534 79	176,264 05
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$344,852 51	\$336,490 75	\$355,805 48	\$306,873 50

NATIONAL BANKS OF MICHIGAN.

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No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*;
HEBER W. CURTIS, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, H. W. Curtis.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$387,352 26	\$394,838 53	\$438,885 67	\$437,225 00
Overdrafts, secured and unsecured.....	3,820 55	2,531 25	881 49	3,918 94
U. S. bonds to secure circulation.....	30,000 00	30,000 00	30,000 00	30,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	900 00	900 00		
Stocks, securities, etc.....	2,700 00	2,600 00	3,650 00	3,650 00
Banking house, furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned....	650 00	650 00	650 00	650 00
Due from National banks (not reserve agents)	50,287 01	19,318 38	38,907 40	24,516 86
Due from State banks and bankers.....			73 79	
Due from approved reserve agents.....	60,182 60	39,871 17	45,607 17	45,286 10
Checks and other cash items.....	894 03	901 64	1,539 63	1,980 09
Exchanges for clearing house.....				
Notes of other National banks.....	545 00	550 00	555 00	575 00
Fractional paper currency, nickels and cents.	557 23	507 48	553 57	458 24
Specie.....	13,476 45	23,573 95	25,340 30	26,949 05
Legal tender notes.....	18,226 00	3,000 00	8,000 00	5,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,500 00	1,500 00	1,500 00	1,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$596,091 13	\$545,772 40	\$621,144 02	\$607,208 78
Liabilities.				
Capital stock paid in.....	\$80,000 00	\$80,000 00	\$80,000 00	\$80,000 00
Surplus fund.....	1,500 00		2,000 00	2,000 00
Undivided profits less expenses and taxes paid	1,421 14	388 87	2,673 20	6,605 38
National bank notes outstanding.....	30,000 00	30,000 00	30,000 00	30,000 00
Due to other National banks.....	1,140 22	2,419 89	623 58	1,394 62
Due to State banks and bankers.....				
Dividends unpaid.....	110 00		50 00	50 00
Individual deposits subject to check.....	203,795 23	162,445 61	215,999 53	214,834 78
Demand certificates of deposit.....	276,626 03	272,890 62	265,792 38	272,729 96
Time certificates of deposit.....				
Savings deposits.....	1,498 51	7,627 41	23,930 83	
Certified checks.....			75 00	94 09
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$596,091 13	\$545,772 40	\$621,144 02	\$607,208 78

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; WM. H. HOYT, *Vice President*; O. A. FRASER, *Cashier*.DIRECTORS.—R. C. Safford, W. H. Hoyt, Peter Gayde, O. A. Fraser, Henry F. Horner,
R. L. Root, Peter Van Voorhels.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$78,892 79	\$83,018 22	\$79,909 76	\$83,781 89
Overdrafts, secured and unsecured.....	5 70	7 76	55 70	78 61
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	1,375 00	1,375 00	1,375 00	1,375 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,398 45	7,398 45	7,465 45	7,465 45
Other real estate, and mortgages owned.....	5,881 71	5,881 71	5,881 71	5,881 71
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	100 60			
Due from approved reserve agents.....	30,906 20	28,361 86	35,943 94	27,738 51
Checks and other cash items.....		416 50		
Exchanges for clearing house.....				
Notes of other national banks.....	4,372 09	2,315 00	2,080 00	5,109 00
Fractional paper currency, nickels and cents.	37 51	50 89	279 89	53 79
Specie	8,265 00	8,452 45	8,746 45	8,736 64
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	635 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....		500 00		
Totals	\$150,354 96	\$150,787 84	\$154,862 90	\$153,345 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits less expenses and taxes paid	3,893 78	3,863 45	4,578 38	4,986 80
National bank notes outstanding.....	12,500 00	12,000 00	12,500 00	11,400 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	34,063 56	35,575 16	39,590 18	39,344 99
Demand certificates of deposit.....	42,897 62	42,349 23	41,194 24	40,614 81
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$150,354 96	\$150,787 84	\$154,862 90	\$153,345 60

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President*; JOHN E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;
GUSS HILL, *Assistant Cashier*.

DIRECTORS.—W. L. Jenks, Peter Hill, H. G. Barnum, J. E. Miller, James Bradley, F. A. Peavey,
F. J. Dixon, Phil Eichhorn, Jr., Peter Hill, J. W. Goulding.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$632,045 22	\$657,823 33	\$725,073 62	\$729,598 08
Overdrafts, secured and unsecured.....	1,368 69	411 89	2,435 66	681 76
U. S. bonds to secure circulation.....	135,000 00	135,000 00	135,000 00	135,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	151,110 00	151,110 00	129,625 00	125,325 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	24,000 00	24,000 00	24,000 00	24,000 00
Other real estate, and mortgages owned.....	2,199 12	2,215 18	17,010 36	9,176 50
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	9,347 22	11,502 45		
Due from approved reserve agents.....	149,284 19	90,518 87	179,664 99	93,574 58
Checks and other cash items.....	692 38	4,859 50	1,759 45	
Exchanges for clearing house.....	737 94			10,944 55
Notes of other national banks.....	8,487 00	5,021 00	6,733 00	7,205 00
Fractional paper currency, nickels and cents.....	191 60	281 86	297 69	663 87
Specie.....	16,163 75	17,709 70	14,182 29	17,575 80
Legal tender notes.....	18,500 00	23,101 00	29,576 00	31,299 00
Redemption fund with U. S. treasurer (5% of circulation).....	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$1,155,875 11	\$1,132,304 78	\$1,272,077 97	\$1,191,694 09
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	37,000 00	37,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	31,395 52	31,806 58	18,055 28	24,164 79
National bank notes outstanding.....	132,600 00	133,500 00	135,000 00	135,000 00
Due to other national banks.....				
Due to state banks and bankers.....	24,669 77	33,562 52	30,106 81	32,222 34
Dividends unpaid.....	150 00	150 00		
Individual deposits subject to check.....	711,881 12	673,941 60	769,293 36	721,109 80
Demand certificates of deposit.....	67,346 99	71,826 02	118,476 54	79,081 62
Time certificates of deposit.....				
Certified checks.....	832 61	518 06	1,145 88	165 54
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,155,875 11	\$1,132,304 78	\$1,272,077 97	\$1,191,694 09

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$114,418 94	\$111,152 71	\$116,410 98	\$117,550 19
Overdrafts, secured and unsecured.....	2,062 90	262 06	4,683 01	2,980 26
U. S. bonds to secure circulation.....	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	2,300 00	2,300 00	2,200 00	2,200 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	1,635 25	3,470 83	350 56	3,714 97
Due from State banks and bankers.....				
Due from approved reserve agents.....	9,856 97	11,320 15	12,572 02	13,059 17
Checks and other cash items.....	142 10	300 94	225 92	16 00
Exchanges for clearing house.....				
Notes of other national banks.....	3,806 00	4,670 00	1,932 00	2,352 00
Fractional paper currency, nickels and cents.	281 73	90 13	66 34	85 88
Specie	5,453 91	5,274 65	4,987 95	5,197 75
Legal tender notes.....	1,500 00	2,000 00	3,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$166,082 80	\$165,466 47	\$171,083 78	\$173,781 22
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	13,157 03	14,380 05	14,511 02	15,401 99
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	32,805 66	40,253 26	40,125 23	46,843 84
Demand certificates of deposit.....	37,820 11	28,363 16	33,947 53	29,535 39
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$166,082 80	\$165,466 47	\$171,083 78	\$173,781 22

NATIONAL BANKS OF MICHIGAN.

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No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS.—L. K. Parkhurst, J. W. Parkhurst, J. B. Judkins, N. A. Stoddard,
Mary W. Parkhurst.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$234,472 18	\$204,783 16	\$227,270 49	\$242,642 39
Overdrafts, secured and unsecured.....	5,126 48	6,512 32	5,446 90	6,819 44
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	75 57	69 04	69 04	89 39
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned....	3,496 14	4,020 80	3,719 50	3,719 50
Due from National banks (not reserve agents)	63,878 96	68,409 04	74,911 44	60,426 54
Due from State banks and bankers.....				
Due from approved reserve agents.....	32,806 42	48,667 91	39,437 44	34,449 17
Checks and other cash items.....				
Exchanges for clearing house.....				
Notes of other National banks.....	3,500 00	4,400 00	3,900 00	5,120 00
Fractional paper currency, nickels and cents.	106 63	413 46	346 24	243 07
Specie	6,936 00	8,140 00	5,850 00	7,065 00
Legal tender notes.....	3,450 00	11,525 00	4,226 00	9,200 00
Redemption fund with U. S. treasurer (5% of circulation).....	125 00	125 00	625 00	125 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$375,478 88	\$378,565 73	\$387,302 05	\$391,399 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	2,862 09	4,207 08	3,906 01	6,477 82
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	156,007 52	139,606 67	133,308 10	140,166 32
Demand certificates of deposit.....	144,103 77	162,251 96	177,587 94	172,356 26
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$375,478 88	\$378,565 73	\$387,302 05	\$391,399 50

No. 5199.

ONTONAGON COUNTY NATIONAL BANK, ROCKLAND.

LINUS STANNARD, *President*; FRED H. BGOLE, *Vice President*; CHARLES F. SMITH, *Cashier*.

DIRECTORS.—Linus Stannard, Thos. Hooper, R. Chynoweth, B. F. Chynoweth, Edgar H. Towar, F. H. Begole, Charles F. Smith, C. A. Mueller, J. S. Dunstan.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$111,303 04	\$104,943 31	\$120,262 26	\$127,080 51
Overdrafts, secured and unsecured.....	80	80	1,543 77	18 96
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	400 00	400 00	400 00	400 00
Stocks, securities, etc.....	1,000 00	1,000 00		
Banking house, furniture and fixtures.....	8,313 20	8,313 20	8,313 20	8,313 20
Other real estate, and mortgages owned....	400 00	400 00	400 00	400 00
Due from National banks (not reserve agents)	5,204 76	4,690 16	15,587 96	4,244 68
Due from State banks and bankers.....	12,119 25	13,816 40	9,577 96	1,049 12
Due from approved reserve agents.....	14,714 89	12,371 22	15,897 31	15,238 87
Checks and other cash items.....	1,697 80	238 75	486 75	3,597 35
Exchanges for clearing house.....				
Notes of other national banks.....	675 00	430 00	560 00	620 00
Fractional paper currency, nickels and cents.	66 69	89 62	99 41	98 15
Specie	5,939 70	7,677 55	5,922 00	7,824 55
Legal tender notes.....	2,400 00	2,780 00	2,350 00	3,650 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$177,859 13	\$170,275 21	\$194,725 61	\$185,670 41
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits less expenses and taxes paid	2,139 83	1,738 38	1,733 21	1,973 33
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,000 00
Due to other national banks.....	599 99	505 57	411 75	3,190 14
Due to state banks and bankers.....		268 56	379 62	278 95
Dividends unpaid.....	300 00		12 50	
Individual deposits subject to check.....	94,625 54	88,069 93	109,548 53	103,102 74
Demand certificates of deposit.....	15,692 77	15,692 77	18,090 00	13,125 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$177,859 13	\$170,275 21	\$194,725 61	\$185,670 41

No. 2186.

CITIZEN'S NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; S. A. READE, *Vice President and Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—Samuel A. Reade, James R. Morland, A. Kennedy, U. Townsend, John McKay,
A. J. Crismon, John Smith, Jr., Henry J. McKay, Geo. Townsend.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$118,063 52	\$129,440 87	\$126,986 23	\$128,544 09
Overdrafts, secured and unsecured.....	2,981 93	311 77	521 19	663 16
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	5,000 00	10,000 00	10,000 00	10,000 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned....	10,500 00	10,500 00	10,500 00	10,500 00
Due from National banks (not reserve agents)	403 75	996 50	90 00	232 75
Due from State banks and bankers.....				
Due from approved reserve agents.....	32,638 62	23,660 49	16,935 57	23,068 89
Checks and other cash items.....	2,247 98	243 32	1,008 21	2,360 97
Exchanges for clearing house.....				
Notes of other national banks.....	5,508 00	2,072 00	1,552 00	2,573 00
Fractional paper currency, nickels and cents.	56 63	49 69	29 68	74 81
Specie.....	6,448 75	5,880 70	6,764 55	6,898 10
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	2,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$216,099 18	\$216,406 34	\$206,732 38	\$211,166 67
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	3,396 97	4,392 89	3,331 70	3,651 44
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	470 00	142 00	784 00	704 00
Individual deposits subject to check.....	127,232 21	126,870 45	117,616 68	121,811 23
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$216,099 18	\$216,406 34	\$206,732 38	\$211,166 67

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; WALTER S. EDDY, *Vice President*; ALBERT H. MORLEY, *Second Vice President*; EDWARD W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$2,312,315 98	\$2,188,096 77	\$2,404,804 14	\$2,212,092 80
Overdrafts, secured and unsecured.....	825 73	911 02	2,798 80	3,521 11
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	511,000 00	511,000 00	511,000 00	525,000 00
U. S. bonds on hand.....	32,040 00	20,000 00	33,320 00	19,320 00
Other bonds.....	607,000 00			
Stocks, securities, etc.....		535,781 25	558,456 25	538,404 25
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned....	15,200 00	15,200 00	15,200 00	15,200 00
Due from National banks (not reserve agents)	16,441 58	4,332 21	16,066 17	17,475 87
Due from State banks and bankers.....	39,139 00	52,626 82	70,844 53	56,403 18
Due from approved reserve agents.....	556,851 67	516,241 22	441,776 93	412,283 37
Checks and other cash items.....	1,803 11	2,291 06	2,103 59	1,434 18
Exchanges for clearing house.....	4,656 36	14,204 71	18,272 32	4,341 11
Notes of other national banks.....	8,975 00	1,205 00	1,286 00	872 00
Fractional paper currency, nickels and cents.	929 69	1,168 45	932 49	380 06
Specie	157,510 40	162,390 00	199,989 75	202,844 25
Legal tender notes.....	130,166 00	150,887 00	147,141 00	106,522 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....		1,500 00	2,000 00	400 00
Totals	\$4,649,854 52	\$4,432,805 51	\$4,681,281 77	\$4,379,494 17
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid	190,693 36	201,793 41	200,497 90	219,963 59
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other national banks.....	163,540 78	88,708 12	171,610 08	85,869 83
Due to state banks and bankers.....	437,890 78	352,166 76	358,773 36	304,713 02
Dividends unpaid.....			40 00	
Individual deposits subject to check.....	2,173,516 43	2,103,568 14	2,340,212 83	2,142,144 50
Demand certificates of deposit.....	566,357 21	575,069 08	495,652 94	501,703 23
Time certificates of deposit.....				
Certified checks.....	5,856 01	500 00	3,494 66	100 00
Cashier's checks outstanding.....	1,000 00			
United States deposits.....	511,000 00	511,000 00	511,000 00	525,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$4,649,854 52	\$4,432,805 51	\$4,681,281 77	\$4,379,494 17

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS.—J. F. Brand, George A. Alderton, M. O. Robinson, E. McCarty, A. C. Melze, William Seyffardt, J. W. Fordney.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$612,193 95	\$641,176 87	\$615,696 65	\$635,226 20
Overdrafts, secured and unsecured.....	989 86	3,742 98	1,170 06	6,581 37
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	720 00	720 00	720 00	720 00
Premiums on U. S. Bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	10,000 00	10,000 00	10,000 00	10,000 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned....	9,316 78	5,514 78	4,646 53	2,476 06
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	4,141 64	2,307 25	6,221 15	4,750 87
Due from approved reserve agents.....	112,429 34	98,134 19	129,122 17	70,190 36
Checks and other cash items.....	1,111 12	775 31	243 56	1,185 01
Exchanges for clearing house.....	2,634 06	2,533 92	2,746 92	986 00
Notes of other national banks.....	1,475 00	2,305 00	2,014 00	614 00
Fractional paper currency, nickels and cents.	86 22	167 28	72 00	108 77
Specie.....	29,220 90	20,389 35	24,611 50	24,875 15
Legal tender notes.....	24,300 00	24,700 00	12,900 00	15,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$678,618 87	\$676,416 93	\$674,164 64	\$637,213 79
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	37,434 03	40,597 14	41,867 87	46,321 71
National bank notes outstanding.....	97,600 00	100,960 00	100,000 00	99,000 00
Due to other national banks.....				
Due to state banks and bankers.....	58,248 51	50,129 87	39,060 59	51,516 70
Dividends unpaid.....				
Individual deposits subject to check.....	390,874 39	407,607 13	424,365 37	380,406 17
Demand certificates of deposit.....	189,461 94	177,828 79	168,791 01	179,469 21
Time certificates of deposit.....			100 00	
Certified checks.....				
Cashier's checks outstanding.....		200 00		600 00
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$678,618 87	\$676,416 93	\$674,164 64	\$637,213 79

STATE BANKING DEPARTMENT.

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, C. E. Wells, E. H. Hotchkiss, P. J. Murray.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$202,217 02	\$234,763 68	\$298,434 10	\$327,910 72
Overdrafts, secured and unsecured.....	125 87	574 23	255 32	681 27
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	25,445 46	30,445 46	47,279 66	51,151 66
Banking house, furniture and fixtures.....	5,300 00	5,300 00	5,300 00	5,300 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)	1,000 00	1,000 00	1,974 00	2,074 00
Due from State banks and bankers.....	60 50	159 71	31 00	55 96
Due from approved reserve agents.....	82,965 96	29,328 09	23,039 20	39,488 41
Checks and other cash items.....	421 63	50 55	718 23	2,812 88
Exchanges for clearing house.....				
Notes of other national banks.....	702 00	731 00	7,008 00	2,146 00
Fractional paper currency, nickels and cents.	622 20	639 26	288 15	804 88
Specie	12,208 00	9,378 25	14,658 25	8,188 30
Legal tender notes.....	5,000 00	1,000 00	8,000 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....		500 00		
Totals	\$349,191 66	\$326,995 22	\$425,705 96	\$357,659 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid	14,238 80	15,362 77	17,152 04	18,320 14
National bank notes outstanding.....	12,500 00	11,500 00	12,500 00	12,500 00
Due to other national banks.....			8,368 61	
Due to state banks and bankers.....				
Dividends unpaid.....			40 00	40 00
Individual deposits subject to check.....	82,098 33	74,761 75	153,778 98	95,040 90
Demand certificates of deposit.....	175,356 53	160,370 70	168,866 33	166,688 04
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$349,191 66	\$326,995 22	\$425,705 96	\$357,659 08

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN HICKS, *President*; G. PENNELL, *Vice President*; P. E. WALSWORTH, *Cashier*;
R. C. DEXTER, *Assistant Cashier*.

DIRECTORS.—John Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan,
P. E. Walsworth, John C. Hicks, Warner Bunday.

Resources.	Report of Feb. 26.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$92,133 16	\$97,257 38	\$107,184 81	\$126,832 46
Overdrafts, secured and unsecured.....	763 58	839 35	778 48	1,664 66
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....		18,000 00	18,500 00	18,500 00
Premiums on U. S. Bonds.....		1,777 50	1,826 88	1,826 88
Stocks, securities, etc.....	36,410 28	42,919 36	57,200 94	57,432 74
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned....	9,500 00	9,500 00	9,500 00	9,500 00
Due from National banks (not reserve agents)	6,783 68			
Due from State banks and bankers.....	10,587 07	9,188 42	3,304 96	9,223 77
Due from approved reserve agents.....	88,195 41	42,297 35	25,968 22	19,255 77
Checks and other cash items.....	4,115 36	4,467 19	2,786 31	2,613 79
Exchanges for clearing house.....				
Notes of other national banks.....	596 00	861 00	714 00	1,286 00
Fractional paper currency, nickels and cents.	1,075 36	789 83	735 52	693 68
Specie	17,474 70	20,383 20	16,168 95	16,728 00
Legal tender notes.....	2,500 06	2,500 00	3,500 00	3,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$292,883 58	\$273,500 58	\$270,863 07	\$291,825 75
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	767 52	1,666 96	2,427 32	4,044 69
National bank notes outstanding.....	15,000 00	15,000 00	15,000 00	15,000 00
Due to other national banks.....				622 16
Due to state banks and bankers.....	21,665 88	5,826 47	1,410 56	16,933 77
Dividends unpaid.....				
Individual deposits subject to check.....	132,840 41	127,633 11	117,015 32	110,265 91
Demand certificates of deposit.....	62,609 77	62,926 01	74,721 84	84,641 19
Time certificates of deposit.....				
Certified checks.....		288 08	288 03	288 03
Cashier's checks outstanding.....		160 00		
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$292,883 58	\$273,500 58	\$270,863 07	\$291,825 75

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. L. HEARTT, *Cashier*.DIRECTORS.—J. M. Ball, M. W. Stock, E. F. Platt, G. H. Knaak, W. A. Preston,
J. E. Van Der Veer, A. L. Heartt.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$146,049 59	\$159,838 18	\$120,456 54	\$102,327 11
Overdrafts, secured and unsecured.....	764 65	2,076 01	3,070 96	2,314 90
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	1,990 00	1,970 00	1,930 00	1,930 00
Stocks, securities, etc.....	26,218 00	26,218 00	26,180 00	26,580 00
Banking house, furniture and fixtures.....	11,517 48	12,904 08	12,564 83	12,564 83
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	2,105 42	1,263 70	10,070 74	2,553 64
Due from approved reserve agents.....	8,046 97	4,709 50	86,620 50	26,448 26
Checks and other cash items.....	1,181 87	823 98	209 27	1,596 95
Exchanges for clearing house.....	2,897 15	2,794 28	3,064 61	2,653 02
Notes of other national banks.....	1,000 00	750 00	2,700 00	2,300 00
Fractional paper currency, nickels and cents.....	597 24	818 94	1,399 78	1,886 09
Specie	19,543 65	11,808 20	18,191 00	18,544 10
Legal tender notes.....	3,000 00	2,500 00	6,419 00	8,017 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$277,472 08	\$281,970 42	\$345,997 23	\$334,015 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,000 00	2,500 00	2,500 00
Undivided profits less expenses and taxes paid.....	1,047 84	2,156 87	1,732 01	2,613 76
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....		181 82		
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	155,377 01	135,588 23	207,213 42	185,774 56
Demand certificates of deposit.....	19,083 79	22,093 50	34,561 80	32,928 58
Time certificates of deposit.....				
Certified checks.....	18 45			200 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		20,000 00		
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$277,472 08	\$281,970 42	\$345,997 23	\$334,015 90

NATIONAL BANKS OF MICHIGAN.

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No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; ROYS J. CRAM, *Vice President*; EDWARD H. MEAD, *Cashier*;
E. ROY MEAD, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, Edward H. Mead,
Fremont B. Chesbrough, Thomas F. Hickler, Roys J. Cram.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$269,965 08	\$275,871 68	\$331,821 60	\$293,053 59
Overdrafts, secured and unsecured.....	96 80	319 11	78 85	42 25
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	41,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	3,512 61	3,354 75	3,986 43	2,723 51
Due from approved reserve agents.....	112,462 45	110,372 46	100,755 49	145,707 41
Checks and other cash items.....	3,299 33	38 00		774 08
Exchanges for clearing house.....		2,422 00	431 22	
Notes of other National banks.....	1,184 00	3,570 00	6,174 00	1,413 00
Fractional paper currency, nickels and cents.....	872 77	361 65	265 25	343 91
Specie.....	14,981 25	14,899 40	15,656 75	18,280 20
Legal tender notes.....	22,500 00	24,500 00	22,500 00	24,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,125 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....		500 00		1,000 00
Totals	\$483,848 74	\$490,274 00	\$535,794 09	\$541,902 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	9,988 70	7,764 80	11,553 00	14,208 72
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	219,299 48	223,209 53	257,264 74	259,892 44
Demand certificates of deposit.....	12,541 77	23,725 50	16,907 82	19,813 00
Time certificates of deposit.....	159,518 79	161,304 27	167,456 51	165,908 92
Certified checks.....			122 02	
Cashier's checks outstanding.....		1,869 90		139 88
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$483,848 74	\$490,274 00	\$535,794 09	\$541,902 96

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*.DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony,
W. C. Grobbiser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept 15.	Report of Nov. 25.
Loans and discounts.....	\$147,397 26	\$158,536 79	\$166,343 54	\$175,973 80
Overdrafts, secured and unsecured.....	289 48	17 67	748 00	437 69
U. S. bonds to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	500 00	500 00	1,350 00	1,350 00
Stocks, securities, etc.....	67,865 40	66,792 12	67,749 82	66,396 00
Banking house, furniture and fixtures.....	11,734 73	11,734 73	12,974 73	12,974 73
Other real estate, and mortgages owned....	12,250 00	12,350 00	12,300 00	14,966 40
Due from National banks (not reserve agents)				
Due from State banks and bankers.....			3,951 44	5,051 73
Due from approved reserve agents.....	41,260 62	40,731 26	26,411 32	29,399 28
Checks and other cash items.....	81 06	28 27	53 49	31 02
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents.	111 90	125 84	145 37	70 11
Specie	7,076 00	7,301 75	9,355 10	8,657 70
Legal tender notes.....	4,950 00	2,300 00	2,076 00	5,502 60
Redemption fund with U. S. treasurer (5% of circulation).....	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$310,801 45	\$317,633 88	\$323,192 80	\$337,706 46
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	5,000 00	5,000 00	5,300 00	5,300 00
Undivided profits less expenses and taxes paid	2,308 31	2,047 33	3,494 95	4,534 02
National bank notes outstanding.....	16,500 00	16,500 00	16,500 00	16,500 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	45,858 96	43,455 84	43,110 44	45,809 28
Demand certificates of deposit.....	175,639 18	185,630 66	189,787 41	200,563 15
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$310,801 45	\$317,623 83	\$323,192 80	\$337,706 46

NATIONAL BANKS OF MICHIGAN.

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No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

R. R. PEALRE, *President*; CHAS. W. COX, *Vice President*; NORMAN W. GARRISON, *Cashier*;
JNO. R. AVERY, *Assistant Cashier*.

DIRECTORS.—R. R. Pealer, C. Shaad, Chas. W. Cox, George A. B. Cooke, Geo. E. Miller,
T. A. Sperry, C. T. Wilbur.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$208,422 05	\$204,437 50	\$242,323 44	\$256,073 98
Overdrafts, secured and unsecured.....	3,223 14	3,303 19	2,007 43	5,232 65
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc.....	10,500 00	10,000 00	11,700 00	11,700 00
Banking house, furniture and fixtures.....	9,800 00	7,800 00	7,800 00	7,800 00
Other real estate, and mortgages owned....	4,681 72	6,280 33	6,720 45	6,720 45
Due from National banks (not reserve agents)	6,807 16	7,437 22	7,708 25	5,714 45
Due from State banks and bankers.....				
Due from approved reserve agents.....	11,900 90	21,307 66	19,743 38	20,560 20
Checks and other cash items.....	179 65	180 22	179 60	129 74
Exchanges for clearing house.....				
Notes of other national banks.....	2,866 00	1,818 00	1,484 00	2,915 00
Fractional paper currency, nickels and cents.	163 87	240 08	230 48	210 88
Specie	13,806 25	9,042 40	9,708 95	10,026 90
Legal tender notes.....	4,500 00	4,500 00	4,500 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$323,731 83	\$345,806 10	\$370,705 98	\$394,224 31
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	12,000 00	12,000 00	12,000 00
Undivided profits less expenses, interest and taxes paid.....	4,328 40	4,566 50	4,234 86	4,087 20
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				2,500 00
Individual deposits subject to check.....	63,389 00	77,108 71	63,670 51	63,043 78
Demand certificates of deposit.....	146,004 34	151,130 80	180,800 61	211,568 34
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$323,731 83	\$345,806 10	\$370,705 98	\$394,224 31

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BEADLE, *President*; B. J. MORGAN, FRANK HAMILTON, *Vice Presidents*;
FRANK WELTON, *Cashier*; LEON F. TITUS, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, M. B. Covell, Henry S. Hull,
Frank Welton, Chas. F. Read.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$304,487 50	\$336,654 09	\$330,774 23	\$379,880 13
Overdrafts, secured and unsecured.....	247 82	1,408 88	1,417 96	87 09
U. S. bonds to secure circulation.....	27,500 00	27,500 00	27,500 00	27,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....			3,000 00	
Premiums on U. S. bonds.....			113 00	
Stocks, securities, etc.....	73,604 35	82,892 45	82,507 87	82,407 87
Banking house, furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....				
Taxes paid for shareholders.....	381 65	381 65	1,221 97	1,221 97
Due from National banks (not reserve agents)	64,537 36	41,677 97	23,348 87	9,281 00
Due from State banks and bankers.....		537 65	75 00	
Due from approved reserve agents.....	70,678 77	49,202 78	106,004 81	45,205 17
Checks and other cash items.....	1,779 29	2,312 00	2,043 98	3,223 94
Exchanges for clearing house.....				
Notes of other National banks.....	3,000 00	4,000 00	4,000 00	4,500 00
Fractional paper currency, nickels and cents.	412 40	376 01	406 80	313 44
Specie.....	14,497 75	23,649 65	25,174 40	37,178 75
Legal tender notes.....	4,500 00	4,000 00	3,940 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,375 00	1,375 00	1,375 00	1,375 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$582,301 89	\$590,958 12	\$626,902 89	\$615,829 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	24,000 00	24,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	758 88	3,179 49	3,600 63	6,292 08
National bank notes outstanding.....	27,500 00	27,500 00	27,500 00	27,500 00
Due to other National banks.....				
Due to State banks and bankers.....	1,641 99	764 94		
Dividends unpaid.....	280 00			
Individual deposits subject to check.....	245,900 52	232,213 44	264,051 26	249,416 31
Demand certificates of deposit.....	232,149 43	252,938 91	256,649 18	257,477 20
Time certificates of deposit.....				
Certified checks.....	71 07	361 34	101 82	173 80
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$582,301 89	\$590,958 12	\$626,902 89	\$615,829 36

NATIONAL BANKS OF MICHIGAN.

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No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Darius D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman, T. B. Case.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$130,794 49	\$127,568 16	\$128,069 67	\$129,799 61
Overdrafts, secured and unsecured.....	6,312 64	7,242 67	7,376 56	8,190 55
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	3,500 00	3,500 00	3,500 00	3,500 00
Banking house, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate, and mortgages owned....	6,400 00	6,400 00	6,400 00	6,400 00
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	8,409 39	13,347 46	14,652 40	13,921 78
Due from approved reserve agents.....	18,889 45	17,631 07	20,240 79	22,106 98
Checks and other cash items.....			8,534 92	4,682 11
Exchanges for clearing house.....	2,340 68	2,800 24		
Notes of other national banks.....	4,887 00	6,972 00	8,568 00	6,839 00
Fractional paper currency, nickels and cents.	7 80	97	64	57
Specie	8,755 00	8,595 00	8,309 75	7,476 65
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$255,963 90	\$259,745 07	\$271,315 23	\$268,483 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	9,886 10	8,686 42	9,885 67	9,365 57
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	1,206 00			
Individual deposits subject to check.....	36,822 05	40,430 72	47,072 40	41,681 30
Demand certificates of deposit.....	97,959 75	100,627 93	104,557 16	107,436 83
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$255,963 90	\$259,745 07	\$271,315 23	\$268,483 70

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—ISAAC TOWER, W. H. TOWER, WARREN D. BAKER, M. F. BUELL, J. W. McCausey, C. E. HURD.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$191,597 10	\$189,899 65	\$193,964 61	\$198,451 64
Overdrafts, secured and unsecured.....	5,741 16	7,922 55	14,801 18	20,416 46
U. S. bonds to secure circulation.....	35,060 00	35,060 00	35,060 00	35,060 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	11,200 00	9,000 00	7,000 00	7,000 00
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned....	8,905 26	4,405 26	4,245 26	2,500 00
Due from National banks (not reserve agents)	4,869 00	578 73	5,507 33	5,001 10
Due from State banks and bankers.....				
Due from approved reserve agents.....	30,087 04	26,187 27	27,525 00	26,257 27
Checks and other cash items.....	6,730 13	2,206 47	11,778 53	7,799 02
Exchanges for clearing house.....				
Notes of other national banks.....	1,330 00	1,100 00	465 00	1,145 00
Fractional paper currency, nickels and cents.	131 15	79 57	138 81	261 63
Specie	6,695 80	6,924 80	6,594 00	7,366 75
Legal tender notes.....	4,950 00	8,000 00	5,250 00	5,860 00
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% re- demption fund.....	1,753 00	1,753 00	1,753 00	1,753 00
Totals	\$318,600 24	\$301,187 30	\$320,773 62	\$326,961 97
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	11,622 72	12,120 42	12,286 60	12,079 20
National bank notes outstanding.....	35,060 00	35,060 00	35,060 00	35,060 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	87,917 19	73,743 36	89,242 03	85,792 18
Demand certificates of deposit.....	123,980 33	119,258 52	124,172 99	133,030 49
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated..				
Totals	\$318,600 24	\$301,187 30	\$320,773 62	\$326,961 97

No. 5482.

FIRST NATIONAL BANK, YALE.

B. R. NOBLE, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
D. A. McKEITH, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, F. A. Griswold, E. F. Fead, Bart McNulty, J. C. Holden,
T. U. Wharton, F. W. Andrew.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts	\$141,468 62	\$157,281 00	\$167,257 02	\$152,301 21
Overdrafts, secured and unsecured	1,524 87	988 21	1,060 97	2,646 89
U. S. bonds to secure circulation	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	466 41	466 41	466 41	466 41
Stocks, securities, etc.				
Banking house, furniture and fixtures	6,577 67	6,552 67	6,462 67	6,028 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)				
Due from State banks and bankers	1,640 93	1,408 17	1,407 70	4,397 82
Due from approved reserve agents	13,258 08	10,885 28	10,719 78	14,122 66
Checks and other cash items	354 52	682 50	233 90	298 14
Exchanges for clearing house				
Notes of other National banks	226 00	1,100 00	650 00	239 00
Fractional paper currency, nickels and cents	230 21	230 94	191 90	148 40
Specie	2,563 25	3,009 00	2,984 95	3,690 30
Legal tender notes	3,972 00	19,770 00	7,588 00	10,145 00
Redemption fund with U. S. treasurer (5% of circulation)	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% re- demption fund				
Totals	\$182,836 06	\$212,839 18	\$209,562 30	\$206,008 83
Liabilities.				
Capital stock paid in	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	1,400 00	1,400 00	1,700 00	1,700 00
Undivided profits less expenses and taxes paid	1,538 30	2,228 50	317 15	1,710 90
National bank notes outstanding	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	125 00			
Individual deposits subject to check	38,834 49	40,213 98	32,973 12	29,228 94
Demand certificates of deposit	90,948 27	108,926 70	114,572 03	118,369 99
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable		10,000 00	10,000 00	10,000 00
Liabilities other than those above stated				
Totals	\$182,836 06	\$212,839 18	\$209,562 30	\$206,008 83

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FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffin.

Resources.	Report of Feb. 25.	Report of April 30.	Report of Sept. 15.	Report of Nov. 25.
Loans and discounts.....	\$337,124 94	\$364,648 56	\$338,569 33	\$350,122 61
Overdrafts, secured and unsecured.....	539 81	331 44	3,023 95	7,884 21
U. S. bonds to secure circulation.....	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. Deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	85,700 00	85,700 00	87,700 00	81,300 00
Banking house, furniture and fixtures.....	8,500 00	8,500 00	8,500 00	8,500 00
Bills in transit.....			10,488 08	342 76
Due from National banks (not reserve agents).....	1,620 99	1,186 74	1,160 06	1,355 89
Due from State banks and bankers.....	8,538 33	335 64		
Due from approved reserve agents.....	42,755 17	35,177 59	35,161 63	39,044 54
Checks and other cash items.....	6,001 50	2,425 00	2,524 95	
Exchanges for clearing house.....				717 75
Notes of other National banks.....	6,105 00	1,130 00	5,045 00	2,150 00
Fractional paper currency, nickels and cents..	234 50	187 24	189 60	129 36
Specie.....	24,237 60	23,956 85	23,755 90	25,486 45
Legal tender notes.....	12,340 00	6,132 00	11,866 00	
Redemption fund with U. S. treasurer (5 % of circulation).....	1,675 00	1,675 00	1,675 00	5,374 00
Due from U. S. treasurer, other than 5 % re- demption fund.....				1,675 00
Totals.....	\$569,472 84	\$564,886 06	\$561,189 45	\$549,982 57
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	5,331 90	9,121 21	7,828 35	9,108 13
National bank notes outstanding.....	33,000 00	33,000 00	32,500 00	32,500 00
Due to other National banks.....				
Due to State banks and bankers.....				802 99
Dividends unpaid.....				
Individual deposits subject to check.....	130,126 48	109,897 78	109,316 75	100,987 62
Demand certificates of deposit.....	251,014 46	262,867 07	261,544 35	255,583 83
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$569,472 84	\$564,886 06	\$561,189 45	\$549,982 57

ALPHABETICAL LIST OF

STATE AND NATIONAL BANK CASHIERS

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